Michigan Insurance Bureau
1986 Annual Statistical Report

S-982-1-U

a report to
Governor James J. Blanchard

SPECIAL NOTICE

The Michigan Insurance Bureau will no longer provide in its Annual Statistical Report a listing of companies licensed to do business in Michigan.

If you are interested in obtaining this information, please forward your request in writing to:

Ms. Marilyn Rzepecki
Michigan Insurance Bureau
Financial Analysis & Examinations Division
P.O. Box 30220
Lansing, MI 48909

The cost for providing this information will be approximately 15 cents per page plus postage. A billing for charges will be mailed with the company listing.

1986
ANNUAL STATISTICAL REPORT
For The Year Ending December 31, 1986

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Raymond W. Hood, Sr.
Director
Michigan Department of Licensing & Regulation

COMMISSIONERS OF INSURANCE

Commissioner	Term of Office
Samuel H. Row	1871 - 1883
Eugene Pringle	1883 - 1885
Henry S. Raymond	1885 - 1891
William E. Magill	1891 - 1893
Theron F. Giddings	1893 - 1897
Milo D. Campbell	1897 - 1899
Harry H. Stevens	1899 - 1901
James V. Barry	1901 - 1910
Marion O. Rowland	1910 - 1911
Calvin A. Palmer	1911 - 1913
John T. Winship	1913 - 1917
Frank H. Ellsworth	1917 - 1921
Leonard T. Hands	1921 - 1926
Charles D. Livingston	1927 - 1933
Charles E. Gauss	1933 - 1934
John C. Ketcham	1935 - 1936
Charles E. Gauss	1937 - 1939
John G. Emery	1939 - 1941
Eugene Barry	1941 - 1942
David A. Forbes	1943 - 1950
Joseph Navarre	1950 - 10-10-59
Frank Blackford	10-11-59 - 11-30-61
Sherwood Colburn	12-01-61 - 11-01-63
Allen Mayerson	11-02-63 - 01-06-66
John W. Wickstrom (Acting)	01-07-66 - 08-23-66
David Dykhouse	08-24-66 - 01-27-69
Russell E. Van Hooser	01-28-69 - 09-29-73
Daniel J. Demlow	09-30-73 - 08-16-75
Thomas C. Jones	08-17-75 - 12-30-78
Jean K. Carlson (Acting)	12-31-78 - 06-23-79
Richard A. Hemmings	06-24-79 - 12-12-79
Elbert C. Mackey (Acting)	12-13-79 - 09-02-80
Nancy A. Baerwaldt	09-03-80 - 09-13-85
Herman W. Coleman	10-01-85 - Present

STATE OF MICHIGAN
DEPARTMENT OF LICENSING AND REGULATION
INSURANCE BUREAU
P.O. Box 30220
Lansing, MI 48909

INFORMATION	517/373-0220
Consumer Assistance — Lansing	517/373-0240
(All consumer complaints should be directed to the Complaint Intake and Analysis Division)	

OFFICE OF THE COMMISSIONER

Herman W. Coleman, Commissioner	517/373-9273
Rhonda Grant, Administrative Assistant	517/373-9273
Marsha Davis, Director, Management Support	517/373-9273

OFFICE OF FINANCIAL STANDARDS

Dhiraj N. Shah, Deputy Commissioner	517/335-1748
Vacant, Director, Company Admissions	517/373-6854
Leon Hank, Director, Financial Analysis and Examinations	517/373-0246
Patrick McGuire, Deputy Receiver, Receivership	517/335-1747

OFFICE OF LICENSING & ENFORCEMENT

Howard T. Spence, Deputy Commissioner	517/373-8110
Frank Baker, Director, Licensing & Investigation	517/373-8110
Jim Olin, Director, Complaint Intake and Analysis	517/373-0240

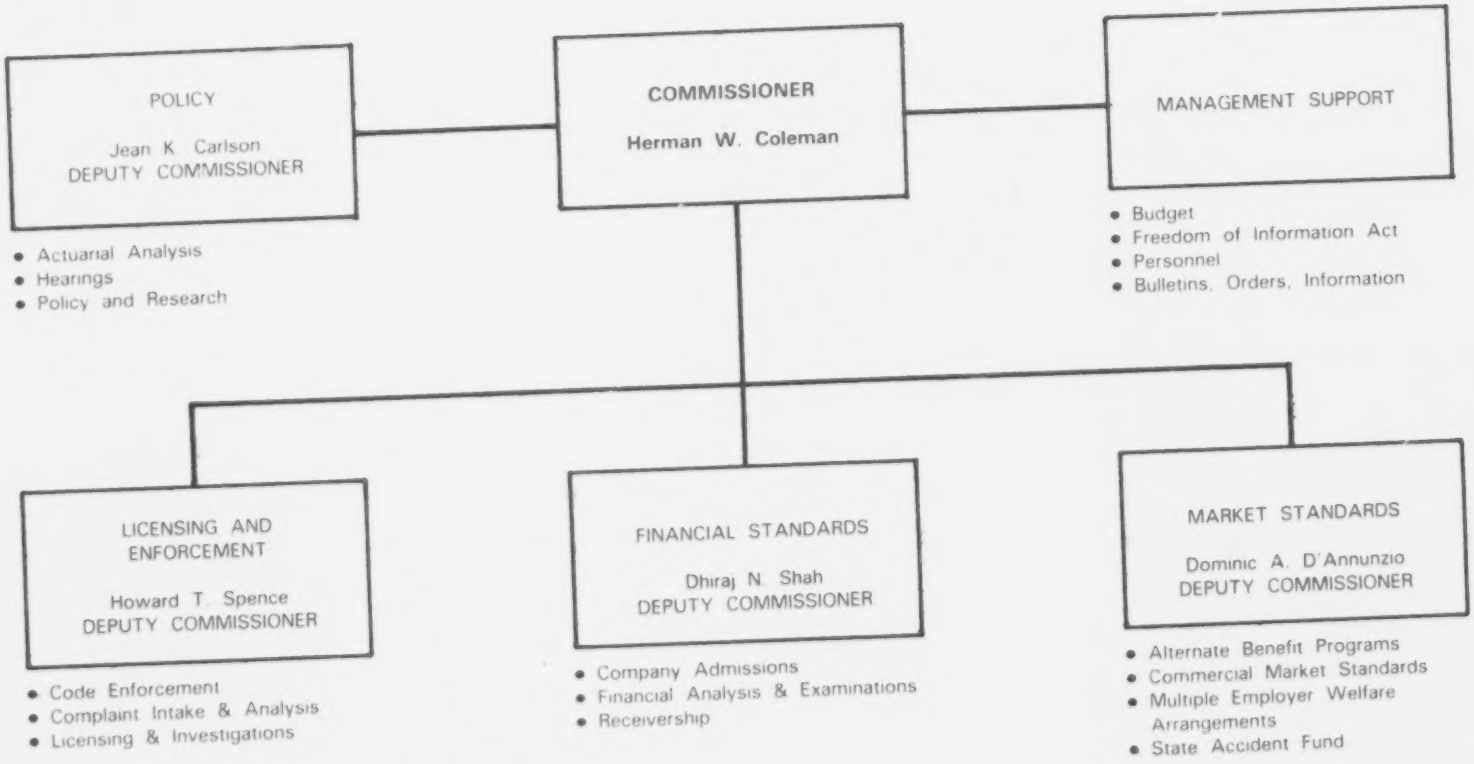
OFFICE OF MARKET STANDARDS

Dominic A. D'Annunzio, Deputy Commissioner	517/373-8240
Vacant, Director, Alternate Benefit Program	517/373-8240
Ronald Hempsted, Director, Commercial Market Standards	517/373-0242
Frances Wallace, Director, Multiple Employer Welfare Arrangements	517/373-8240

OFFICE OF POLICY

Jean K. Carlson, Deputy Commissioner	517/335-1750
Vacant, Chief Actuary	517/373-0237
John Schoonmaker, Chief Administrative Law Judge	517/373-0435
Teri Creamer, Director, Research Analysis	517/373-2984

DEPARTMENT OF LICENSING AND REGULATION
INSURANCE BUREAU



1986

THE YEAR IN REVIEW

SUMMARY OF 1986 INSURANCE AND INSURANCE-RELATED LEGISLATION

1986 Public Acts

P.A. 10 of 1986 (S.B. 647)
Revises Essential Insurance Act; establishes automobile theft prevention authority.

P.A. 11 of 1986 (H.B. 4844)
Modifies limitation on commissions for back loaded annuities.

P.A. 12 of 1986 (H.B. 4943)
Allows calculation of interest rate for cash values and nonforfeiture values of annuities to be based on preceding calendar year.

P.A. 84 of 1986 (H.B. 5309)
Intercity bus companies; requires no-fault insurance for personal injury and property damage protection and liability insurance with a combined single limit of $5,000,000.

P.A. 93 of 1986 (H.B. 5208)
Excludes motorcyclists from collecting no-fault benefits when liability insurance is not maintained.

P.A. 121 of 1986 (H.B. 5018)
Provides for regulation of Multiple Employer Welfare Arrangements (MEWAs).

P.A. 173 of 1986 (H.B. 5209)
Establishes liquor liability fund; provides insurance agent pre-licensure education; establishes reporting requirements for liability insurance; adds Chapter 65 to Insurance Code to allow for establishment of limited insurance pools.

P.A. 176 of 1986 (H.B. 4550)
Revises procedures and provides for proof of financial responsibility when sale of liquor is proximate cause of injury or death.

P.A. 178 of 1986 (H.B. 5154)
Rules regarding venue, expert witness, frivolous claims and defenses; statute of limitations, interest on judgments, review of verdicts, collateral source, joint and several liability, establishes $225,000 cap on non-economic damages for medical malpractice.

P.A. 190 of 1986 (H.B. 4974)
Ambulance drivers; prohibits use of accident record in pursuit of duties.

P.A. 252 of 1986 (H.B. 5588)
Allows health care corporations to use agents; provide for regulation of health benefit agents.

P.A. 253 of 1986 (H.B. 5527)
Eliminates prohibition against marketing of certain health care coverage by agents.

P.A. 318 of 1986 (S.B. 730)
Exempts Mennonite Aid Association of Indiana and Michigan from Insurance Code, provide for regulation of funeral and cemetary insurance, require study of commercial liability insurance market, clarify payment of workers' compensation and no-fault insurance benefits.

P.A. 321 of 1986 (H.B. 5575)
Deposit required of alien insurers to transact business in Michigan; increases allowable amount of securities of affiliates.

INSURANCE BUREAU BULLETINS ISSUED IN 1986

Bulletin Number	Subject
1986-01	Hospice Benefits Required by Public Act 370 of 1984
1986-02	Guidelines for Accredited Advisor in Insurance (AAI) Designation as an Alternative to the Property/Casualty Counselor Examination
1986-03	Automobile Insurance Rate Filings Pursuant to Public Act 10 of 1986
1986-04	Insurance Agents Operating as Third Party Administrators (TPAs)
1986-05	Redesigned Forms for Medical Malpractice Reports
1986-06	Work Loss Benefits
1986-07	Product Liability Claim Reports and Motorcycle Liability and First-Party Medical Benefits Claim Reports
1986-08	Newborn Baby Coverage in Expense-Incurred Disability Policies with Pregnancy or Maternity Coverages
1986-09	Workers' Compensation Disability Act Amendments of 1985
1986-10	Guidelines Relating to Claims-Made Liability Insurance Policies

INSURANCE RELATED ADMINISTRATIVE RULES PROMULGATED IN 1986

Rule No.	Title
R500.101-108	Procedures for Informal Managerial Level Conferences for Health Care Corporations
R500.1281-1285	Smoker and Nonsmoker Mortality Tables

ACTIVITIES OF INSURANCE BUREAU DIVISIONS

Commissioner Herman Coleman submitted a reorganization plan for the Michigan Insurance Bureau during 1986. Effective February 25, 1987, the reorganization plan was approved and implemented. The 1986 Annual Statistical Report will reflect each office's new functions as well as its revised section/division titles. It is anticipated that the reorganization will enhance the Bureau's ability to serve the industry and public in a more efficient manner.

OFFICE OF MANAGEMENT SUPPORT

The Office of Management Support provides a variety of management support services. Its responsibilities include budget development, public relations, personnel services, expenditure control, and related functions.

OFFICE OF FINANCIAL STANDARDS

The Office of Financial Standards is comprised of three major divisions: Financial Analysis and Examinations, Company Admissions and Receiverships.

FINANCIAL ANALYSIS AND EXAMINATIONS DIVISION

The Financial Analysis and Examinations Division consists primarily of two major sections, the Financial Analysis Section and the Financial Examinations Section.

Financial Analysis Section

The Financial Analysis Section is responsible for conducting detailed financial and analytical reviews of over 1,450 companies that annually file financial statements with the Insurance Bureau. The section's five auditors also review quarterly financial statements for many companies. For each company, the auditors determine whether the company is financially sound and in compliance with various insurance statutes.

During 1986, the section took action against 39 financially troubled companies to protect Michigan policyholders. These actions included premium and policy count restrictions, suspensions, special deposits, and other voluntary restraints and corrective actions negotiated by the section's auditors and agreed to by the companies. This was a record number of actions taken by the section. Beginning in 1986, the section began automating a number of its functions to help it keep up with an increasing number of troubled companies.

The Financial Analysis Section also administers the Premium Finance Act. To finance their insurance premiums, many Michigan residents borrow money from 43 licensed premium finance companies. During 1986, the auditor responsible for premium finance companies conducted 14 on-site examinations of these companies. Frequently, these examinations resulted in fines to companies for violations of the Act and the recovery of overcharges for consumers.

Financial Examinations Section

The Financial Examinations Section conducts on-site financial examinations and compliance audits of 123 insurance companies and health care providers domiciled in the State of Michigan. The section is also responsible for regulating 12 Canadian insurance companies entering the U.S. market through Michigan. In its examinations, the section's 18 examiners determine whether companies are financially sound and are in compliance with all relevant statutes. The section issues a public report on each company it examines.

During 1986, the section completed 26 examinations and reduced its examination cycle slightly from its all-time high of six years in 1985. The section also developed a management plan to reduce its examination cycle to three years by 1989. This plan included hiring additional staff, automating functions, and implementing training programs and other productivity improvements.

COMPANY ADMISSIONS DIVISION

The Company Admissions Division consists primarily of three major sections: Insurer Admissions, Surplus Lines and Prepaid Health Plans.

Insurer Admissions Section

The Insurer Admissions Section is responsible for the licensure of foreign and alien insurers seeking admission to Michigan, and for the organization of new Michigan insurance companies. The total number of authorized insurers on December 31, 1986 was 1,350, an increase of 1% over 1985.

The division is also responsible for the collection and audit of premium taxes. In the fiscal year ended September 30, 1986, approximately $147 million of revenue was generated by the collection of these taxes.

Additional duties include maintenance of corporate and historical files, review of requests for additional authority or corporate reorganizations, acceptance of service of process served on the Commissioner of Insurance as resident agent for foreign insurers, and the licensure of third party administrators. During 1986, 41 third party administrator licenses were granted, two applications were denied, and two applications were withdrawn.

Domestic Companies Incorporated in Michigan During 1986

The following company was incorporated in the State of Michigan and authorized to commence the business of insurance during 1986:

Name	State of Domicile	Type of Insurer	Effective Date
Brooke Insurance, Inc.	Michigan	Stock	11-24-86

Foreign and Alien Insurers Admitted to Michigan in 1986

During 1986, a total of 56 new applications for admission were received, in addition to 27 applications pending on December 31, 1985. Action was taken on 30 applications during calendar year 1986. Twenty applications were approved, three applications were withdrawn by applicant companies at our request, two applications were denied, and five were inactivated, leaving 53 applications pending on December 31, 1986. Two applications approved during 1986 had 1985 effective dates.

The following list of 22 companies authorized to transact insurance effective during calendar year 1986 includes four applications processed in 1987 with 1986 effective dates.

The following 22 companies were authorized to transact insurance in Michigan, effective during calendar year 1986:

Name	State of Domicile	Life Companies	Effective Date
American Chambers Life Insurance Company	Ohio	Stock	05-15-86
Appalachian National Life Insurance Company	Tennessee	Stock	07-02-86
Cigna Life Insurance Company	Connecticut	Stock	06-20-86
Employers Reassurance Corporation	Kansas	Stock	12-31-86
First Continental Life & Accident Insurance Company	Utah	Stock	04-03-86
Jefferson Standard Life Insurance Company	N. Carolina	Stock	07-28-86
Lincoln American Life Insurance Company	Tennessee	Stock	08-29-86
Lincoln National Life Reins. Company of Indiana	Indiana	Stock	12-31-86
Main Life Insurance Company	Arizona	Stock	04-22-86
Medical Life Insurance Company	Ohio	Stock	07-21-86
Medico Life Insurance Company	Nebraska	Stock	01-31-86
National Term Life Insurance Company	Indiana	Stock	08-13-86
Transamerica Assurance Company of Colorado	Colorado	Stock	12-31-86

Name	State of Domicile	Casualty Companies	Effective Date
American Federation Insurance Company	Florida	Stock	05-13-86
American Signature Insurance Company	Indiana	Stock	02-21-86
Financial Security Assurance, Inc.	New York	Stock	06-16-86
First Security Insurance Company	Minnesota	Stock	08-12-86
National American Insurance Company of California	California	Stock	01-15-86
New Casualty Insurance Company	Colorado	Stock	06-20-86
The New Zealand Reinsurance Company of America	California	Stock	06-25-86
Pathfinder Insurance Company	Colorado	Stock	12-22-86
Shelby Merger Corporation	Ohio	Stock	12-02-86

Terminations as the Result of Mergers	State of Domicile	Effective Date
Brooke Insurance, Inc.	Michigan	11-25-86
Dominion Life Assurance Company	Canada	01-01-86
Iowa Kemper Insurance Company	Iowa	03-31-86
Jefferson Standard Life Insurance Company	N. Carolina	12-31-86
Lincoln National Life Reinsurance Company	District of Columbia	12-31-86
National Farmers Union Property & Casualty Company	Utah	12-31-86
Personal Life Insurance Company	Missouri	05-12-86
Puritan Life Insurance Company	Rhode Island	12-31-86
Shelby Mutual Insurance Company of Shelby, Ohio, The	Ohio	12-02-86
Transamerica Assurance Company	California	12-31-86
United States Branch of the New Zealand Ins. Co., Ltd.	New Zealand	07-01-86
Termination Without Merger		
Independent Liberty Life Insurance Company (closed out receivership; all business assumed by Hill Country Life Insurance Co. of Texas (unlicensed)	Michigan	05-14-86
Conversions From Mutual to Stock		
IBA Mutual Insurance Company (converted from a mutual casualty insurer to a stock life insurer and changed name to IBA Health & Life Assurance Company)	Michigan	01-02-86
Lumbermens Mutual Insurance Company (demutualized and changed name to Prudential-LMI Commercial Insurance Company)	Ohio	10-24-86
Union Mutual Life Insurance Company (demutualized and changed name to Unum Life Insurance Company)	Maine	11-14-86

Redomestications Without Merger	Effective Date
Banner Life Insurance Company (redomesticated from the District of Columbia to Maryland by reincorporation)	12-29-86
Criterion Insurance Company (redomesticated from the District of Columbia to Maryland by reincorporation; changed name on 6-25-86 to GEICO Indemnity Company)	01-03-86
Fairfield Life Insurance Company (redomesticated from Delaware to Indiana by reincorporation, changed name to Forethought Life Insurance Co.)	07-15-86
Government Employees Insurance Company (redomesticated from the District of Columbia to Maryland by reincorporation)	01-03-86
Mergers Effected During 1986	
Brooke Insurance, Inc. (Michigan) merged into Jackson National Life Insurance Co. (MI), survivor	11-25-86
Dominion Life Assurance Company (Canada) merged into Manufacturers Life Insurance Company (Canada), survivor	01-01-86
Iowa Kemper Insurance Company (Iowa) merged into Economy Fire & Casualty Company (IL), survivor	03-31-86
Jefferson Standard Life Insurance Company (NC) merged into Pilot Life Insurance Company (NC), survivor	12-31-86
Lincoln National Life Reinsurance Company (District of Columbia) merged into Lincoln National Life Reinsurance Company of Indiana (Indiana), survivor (survivor changed name to Lincoln National Life Reinsurance Company)	12-31-86
National Farmers Union Property & Casualty Company (UT) merged into New Casualty Insurance Company (CO), survivor (survivor changed name to National Farmers Union Property & Casualty Company)	12-31-86
Personal Life Insurance Company (MO) merged into American Standard Life and Accident Insurance Company (OK), survivor (unlicensed)	05-12-86
Puritan Life Insurance Company (Rhode Island) merged into Employers Reassurance Corporation (KS), survivor	12-31-86
The Shelby Mutual Insurance Company of Shelby, Ohio (OH) merged into Shelby Merger Corporation (OH), survivor (survivor changed name to The Shelby Insurance Company)	12-02-86
Transamerica Assurance Company (California) merged into Transamerica Assurance Company of Colorado (CO), survivor (survivor changed name to Transamerica Assurance Company)	12-31-86
United States Branch of The New Zealand Insurance Company, Ltd. (New Zealand) merged into The New Zealand Reinsurance Company of America (CA), survivor	07-01-86

Summary of Authorized Companies

A summary of companies authorized to write insurance in the State of Michigan as of December 31, 1986:

Type	Domestic	Foreign	Alien	Total
Stock Property and/or Casualty	30	491	19	540
Mutual Property and/or Casualty	24	76	0	100
Stock Life	25	481	7	5,133
Mutual Life	4	80	6	90
Fraternal Benefit Society	3	79	1	83
Reciprocal Exchanges	1	13	0	14
Assessment or Cooperatives	2	0	0	2
Hospital & Medical Associations	3	0	0	3
Farm Mutuals	5	0	0	5
TOTAL	**97**	**1,220**	**33**	**1,350**

Surplus Lines Section

The Surplus Lines Section monitors the activities of the 216 licensed surplus lines agents and those Michigan insureds who secure coverage directly from eligible unauthorized insurers and from unauthorized insurers not recognized by the Commissioner as eligible.

The Bureau received surplus lines premium tax payments from agents totaling $5,965,773.48 and $861,870.39 from insureds on direct placements in 1986. These taxes were generated by a total premium volume of $323,410,767.96 in the surplus lines market. Since 1984, the surplus lines premium volume has increased at a rate in excess of $100 million per year.

Prepaid Health Plans Section

The major function of the Prepaid Health Plans Section is to license and financially monitor Health Maintenance Organizations (HMOs), Alternative Health Care Financing and Delivery Systems (AFIDS), and Health Care and Dental Care Corporations.

Health Maintenance Organizations

Health Maintenance Organizations (HMOs) continue to progress as an alternative to traditional "fee-for-service" arrangements. HMOs have been very effective in controlling hospital utilization and providing a more efficient means of delivering health care. 1986 turned out to be a bitter/sweet year for the Michigan HMO industry. During the year, enrollment in HMOs increased by nearly 25% from approximately 1,057,000 to 1,315,000 members, thus accounting for the industry's first $1 billion revenue year; however, HMOs in Michigan lost over $11 million in 1986.

Approximately 14% of Michigan's population was enrolled in HMOs at year-end 1986. With the increased promotional efforts of business, labor and government, and with the increasing number of HMOs, it is expected that this percentage will increase significantly in the future.

Four new HMOs were licensed in 1986 bringing the total at year-end 1986 to 24 licensed HMOs. An additional application was in the licensure process as of the end of the year. Relicensure applications of five HMOs were also processed and approved during the year. In addition, existing HMOs continued to expand their service area into new communities, thus making more HMOs available to more people.

Alternative Health Care Financing and Delivery Systems

Alternative Health Care Financing and Delivery Systems (AFIDS) are entities which share many of the characteristics of HMOs but do not meet all the statutory requirements for HMOs. An entity can be licensed as an AFIDS under Section 21042 of the HMO Act if it meets certain requirements and if the Insurance Bureau and the Department of Public Health determine that the system will benefit the public.

To qualify for licensure, an entity must offer health care benefits and be organized so that both the entity and the providers are at risk for the cost of services. This program permits otherwise unregulated entities to offer beneficial and cost-efficient health care arrangements that do not fit within the traditional regulatory schemes. In most cases, entities licensed as AFIDS offer prepaid limited line capitation programs such as prepaid dental or vision services.

In 1986, six AFIDS were licensed and one entity was merged with an affiliated HMO, thus bringing the total to 11 licensed entities. Two other applications were in the licensure process at the end of the year. The growth of AFIDS will have a very positive impact on health care utilization and cost control efforts in Michigan.

Health Care and Dental Care Corporations

Blue Cross Blue Shield of Michigan (BCBSM) provides coverage for medical and hospital care to almost four and one half million persons in the State of Michigan. BCBSM has contracts with every hospital and provides payments to the majority of the physicians in the state. It also administers the federal Medicare program in Michigan.

In 1986, BCBSM earned $3.9 billion in premium revenue and incurred $3.6 billion in benefit expenses. BCBSM's surplus reserves stood at $404 million as of December 31, 1986.

Health care cost increases and accompanying health service utilization increases continue to be a major concern. In 1986, BCBSM proposed a composite rate increase of 8.55% for Area Rated Groups. After review of the materials submitted and determination by the staff, the Commissioner issued an order approving a 4% composite rate increase.

During 1986, BCBSM filed for rate increases for Non-Group and Group Conversion subscribers. The Commissioner's final order reduced the requested rate increase by $13.8 million. The effective date for the rate increase was July 1, 1987.

A rate request for Other-Than-Group Complementary Coverage was received by the Bureau on August 27, 1986. On June 17, 1987, the Commissioner approved a rate increase totaling 5.25% for this line of business. It was determined that a self-sustaining rate, as required by law, would be $46.85 for the high option and $24.21 for the low option. As provided for in P.A. 350, Section 609(5) a cost transfer for the benefit of seniors was provided for in the rate approval.

Delta Dental Plan (DDP) continued its success in 1986 as its enrollment increased 2.3% during the year to over 651,000 members. In 1986, DDP generated $232 million in revenues and provided over $202 million in benefits. The corporation showed continued financial growth and ended the year with unassigned reserves of over $64 million.

1986 was the first full year of operation for Michigan Dental Plan (MDP). As expected with all new companies, MDP posted a loss for the year of $148,000. Unassigned reserves at year-end 1986 stood at $257,000.

1986
SUMMARY OF FINANCIAL CONDITION AND OPERATING RESULTS
HEALTH MAINTENANCE ORGANIZATIONS
(Dollar Amounts in Thousands)

	Assets	Net Worth Including Capital	Total Revenue	Benefits Provided	Net Profit	Enrollment
Butterworth HMO	925	161	168	121	(214)	1,300
Comprehensive Health Services of Detroit	23,996	10,694	38,872	32,912	(1,473)	48,045
Grand Valley Health Plan	2,686	970	10,369	8,031	350	17,289
Greater Flint HMO	13,596	(2,663)	29,435	27,821	(1,484)	33,045
Great Lakes Health Care	1,530	(1,154)	6,820	6,200	(843)	10,516
Group Health Plan-Michigan	14,624	1,547	20,277	19,095	(2,053)	46,500
Group Health Service of Michigan	14,631	4,562	32,105	27,738	1,091	42,256
Health Alliance Plan of Michigan	66,338	19,283	174,695	156,376	8,417	207,436
Health Care Network	60,432	(2,946)	143,481	137,909	(8,595)	174,246
Health Central	21,675	7,619	50,277	46,152	(544)	55,151
Health Circle	8,197	(218)	31,408	28,169	(766)	43,511
Health Plus of Michigan	35,094	1,998	117,534	109,951	(4,144)	127,586
HMO America — Michigan	1,591	(728)	869	905	(1,330)	1,752
HMO West	1,861	(3,663)	5,523	5,322	(2,031)	13,287
Maxicare's Independence Health Plan	64,626	14,658	120,305	98,953	3,413	147,592
Lakeshore HMO	460	(789)	1,953	1,721	(377)	4,872
M-Care	6,243	(1,926)	637	1,000	(1,926)	5,107
McAuley Health Plan	7,360	33	21,965	18,905	(448)	33,259
Mercy Alternative HMO	550	501	1	0	1	0
Michigan HMO Plans	13,510	5,112	43,703	36,088	(780)	53,251
Physicians Health Plan	14,999	4,252	71,434	57,968	1,909	130,257
Preferred Health Plan	5,752	9	23,356	21,342	(302)	18,603
Total Health Care	3,804	836	14,583	11,040	734	17,859
West Michigan Health Care Network	18,944	3,070	54,800	47,397	303	82,708
TOTAL	403,424	61,218	1,014,570	901,116	(11,092)	1,315,428

1986
SUMMARY OF FINANCIAL CONDITION AND OPERATING RESULTS
HEALTH CARE CORPORATIONS AND DENTAL CARE CORPORATIONS
(Dollar Amounts in Thousands)

	Assets	Net Worth Including Capital	Total Revenue	Benefits Provided	Net Profit	Enrollment
Blue Cross Blue Shield	1,444,533	404,402	3,935,645	3,648,854	(5,463)	4,413,939
Delta Dental Plan of MI	101,954	64,641	232,081	202,010	7,363	651,297
Michigan Dental Plan	403	257	40	10	(148)	206
TOTAL	1,546,890	469,300	4,167,766	3,850,874	1,752	5,065,442

1986
SUMMARY OF FINANCIAL CONDITION AND OPERATING RESULTS
ALTERNATIVE HEALTH CARE FINANCING AND DELIVERY SYSTEMS
(Dollar Amounts in Thousands)

	Assets	Net Worth Including Capital	Total Revenue	Benefits Provided	Net Profit	Enrollment
Blue Care, Inc.	15,815	342	20,545	18,947	(1,195)	28,249
Care Centers of MI	N/A	N/A	0		0	N/A
Erie Shores	N/A	N/A	0	0	0	N/A
First Optometry	31	(18)	143	140	(12)	1,949
Marquette General	N/A	N/A	0	0	0	N/A
Medicost Pharmacy Program	3,912	(1,817)	17,317	17,304	(1,646)	194,623
Metric Medical Labs	5,289	(394)	15,589	8,241	126	104,331
Metropolitan Hospital	N/A	N/A	644	219	(29)	N/A
National Foot Care Program	665	108	3,361	1,857	127	88,118
Southfield Rehabilitation Center	N/A	N/A	0	0	0	N/A
Sterling Vision Shoppes	2,388	546	6,830	2,623	(26)	225,243
TOTAL	28,100	(1,233)	64,429	49,331	(2,655)	642,513

RECEIVERSHIP DIVISION

Insurance companies doing business in the State of Michigan which become insolvent are supervised by the Commissioner of Insurance as the statutory receiver to rehabilitate or liquidate as ordered by the Circuit Court. The Commissioner is empowered to appoint a deputy receiver to act as the Commissioner's agent and to employ counsel as may be necessary to administer the trust. The cost of such administration is charged against each respective receivership.

The Receivership Division performs the following functions in accordance with statutory authority: marshalling of assets of insolvent insurers, evaluation of claims filed by all interested parties, investment and conservation of all assets to ensure maximum dividend distribution to all policyholders, claimants and creditors of the insolvent insurer.

Following is a report concerning the status of each domestic insurer in receivership for the period January 1, 1986 through December 31, 1986:

Commercial Underwriters

Commercial Underwriters, a Michigan reciprocal insurance exchange, was placed in permanent receivership on May 8, 1974. Pursuant to Section 7916 of the Michigan Insurance Code, the Auto Club Insurance Association (formerly the Detroit Auto Inter-Insurance Exchange) was appointed by the Michigan Property and Casualty Guaranty Association to act as the servicing facility for Commercial Underwriters. Its financial status as of December 31, 1986 is as follows:

FINANCIAL

Assets	Liabilities	Net Worth
$474,893	$3,688,182	($3,213,289)

CLAIMS

Number Received	Number Settled	Number Denied	Number Open	Amount Paid	Outstanding Reserve
2,109	1,245	862	2	$2,286,529	$200

Woodland Mutual Insurance Company

Woodland Mutual Insurance Company, a Michigan property and casualty insurer, was placed in permanent receivership on October 1, 1976. Pursuant to Section 7916 of the Michigan Insurance Code, Hastings Mutual Insurance Company was appointed by the Michigan Property and Casualty Guaranty Association to act as the servicing facility.

Statistics for Woodland Mutual Insurance Company as of December 31, 1986 are as follows:

FINANCIAL

Assets	Liabilities	Net Worth
$941,677	$1,261,793	($320,116)

CLAIMS

Number Received	Number Settled	Number Denied	Number Open	Amount Paid	Outstanding Reserve
665	644	21	0	$817,928	$0

Independent Liberty Life Insurance Company

Independent Liberty Life Insurance Company, a Michigan life and accident and health insurer, was placed in receivership on July 13,1983. The Michigan Life and Health Insurance Guaranty Association was appointed by the court as deputy receiver in this matter.

The receivership was terminated on May 14, 1986 by the Honorable Jack W. Warren, County of Ingham, Circuit Judge.

Ancillary Receiverships	State of Domicile	Ancillary Date
Citizens Casualty Company	New York	07-09-71
LaSalle National Insurance Company	Illinois	06-13-72
Summit Insurance Company of New York	New York	07-11-75
Medallion Insurance Company	Missouri	01-23-76
Missouri General Insurance Company	Missouri	01-23-76
Reserve Insurance Company	Illinois	05-29-79
American Reserve Insurance Company	Rhode Island	06-07-79
Consolidated Mutual Insurance Company	New York	07-23-79
Ideal Mutual Insurance Company	New York	02-07-84
Transit Casualty Insurance Company	Missouri	12-03-85
Texas Fire & Casualty Company	Texas	11-25-86

OFFICE OF LICENSING AND ENFORCEMENT

The Office of Licensing and Enforcement is comprised of three major divisions: Complaint Intake and Analysis, Licensing and Investigations and Code Enforcement. Its primary mission is the protection of insurance consumers in Michigan to assist them with problems and questions they may have relating to insurance in the State of Michigan. Office staff work to assure that Michigan insurance consumers get what they bargained for in the insurance relationship that the coverage for which they pay is placed in force, and that all benefits deriving to those consumers from insurance contracts are, in fact, paid.

The Office of Licensing and Enforcement is responsible for enforcement actions against licensees of all types pursuant to the requirements of the Insurance Code generally. The great bulk of the Bureau's administrative prosecutions are executed by staff within the Code Enforcement Division.

COMPLAINT INTAKE AND ANALYSIS DIVISION

The Complaint Intake and Analysis Division assists consumers who have experienced problems with their insurance or who have questions regarding insurance. The Division is often able to mediate disputes between the consumer and company to the advantage of the consumer. In 1986, there were approximately 6,992 new complaints initiated. A complaint is a written statement expressing a grievance against a licensee in which staff contact the licensee about the particulars of the complaint.

Approximately 602 inquiries were answered in 1986. An inquiry is a written statement in which Division staff respond directly and do not contact the licensee. There were 283 "walk-in" personal conferences and staff responded to 24,211 telephone inquiries. Staff also examined 14,243 complaint files and closed 7,986 files.

In addition to the administration of the Bureau's complaint process, the Complaint Intake and Analysis Division has responsibility to conduct informal hearings required under the Essential Insurance Act. In 1986, 93 such reviews were held. Approximately 274 persons telephoned and 556 persons wrote the Bureau and were furnished with Essential Insurance Act information packets.

LICENSING AND INVESTIGATIONS DIVISION

The Investigation Division is responsible for investigating consumer complaints where it is alleged that an insurance licensee or company has violated the Insurance Code in its dealings with other clients.

During 1986, 245 cases of alleged violations were opened. These cases dealt with such problems as misappropriating insured's monies and misrepresentation or failure to conduct business in a fair and honest manner. With 5 investigators staffing the Division, 237 cases were closed; 140 of which were pursued through compliance.

The Examination & Licensing Section is responsible for the examination and licensure of all insurance and insurance related practitioners, collection of license related fees, and maintenance of license records. During 1986, the Section administered 11,252 qualifying examinations and issued 17,639 licenses. The Section processed 80,376 notices of appointment and 57,379 appointment cancellations. As of December 31, the number of all licenses in active status were as follows:

	Individual	Corporate
Resident Agent	46,122	4,321
Solicitor	3,407	
Nonresident Agent	9,102	1,595
Surplus Lines Agent	64	155
Adjuster for Insured	93	
Insurance Adjuster	911	
Insurance Counselor	1,222	
Administrative Service Manager	163	

The number of appointments invoiced for renewal totaled 376,144.

CODE ENFORCEMENT DIVISION

The Code Enforcement Division is primarily responsible for the prosecution of administrative and compliance cases and their resolution. During 1986, 279 files were closed by staff, 102 licenses revoked and/or suspended, and 18 licensees granted probation.

Assessment for civil penalties and market conduct fees amounted to $116,515.00. Overall, staff were able to obtain restitution for Michigan consumers in the amount of approximately $555,771.06.

OFFICE OF MARKET STANDARDS

The Office of Market Standards consists of three divisions: Alternate Benefit Plans, Commercial Market Standards, and Multiple Employer Welfare Arrangements. The major function of the Office of Market Standards is the review of rates and forms used by insurers, other third-party payers such as Blue Cross and Blue Shield of Michigan and Delta Dental and Health Maintenance Organizations. The Office also has responsibility for the regulation of Multiple Employer Welfare Arrangements (MEWAs). The MEWA Division is organized along programmatic lines rather than functional lines and has responsibility for all aspects of MEWA regulation.

The Commissioner's responsibility to administer the State Accident Fund is also carried out through the Office of Market Standards. The State Accident Fund is established pursuant to the provisions of Chapter 7 of the Workers' Disability Compensation Act. Its function is the provision of workers' compensation insurance to Michigan employers.

ALTERNATE BENEFIT PLANS

The Alternate Benefit Plans Division consists of two sections, the Contract Analysis Section and the Provider Class Plan Section.

Contract Analysis Section

The Contract Analysis Section reviews rates and forms for nonprofit health care corporations, nonprofit dental care corporations, and prepaid health plans. These include Blue Cross and Blue Shield of Michigan (BCBSM), Delta Dental Plan, Health Maintenance Organizations (HMOs) and Alternative Health Care Financing and Delivery Systems (AFIDS). Nonprofit health care corporations are authorized under 1980 PA 350. Nonprofit dental care corporation are authorized under 1963 PA 125. HMOs and AFIDS are licensed under the Public Health Code (1978 PA 368).

The purpose of the rate reviews is to determine the appropriateness of the rates requested and their compliance with standards included in statute. The relationship between the rate and the coverages included in the appropriate certificate is also reviewed. In performing the rate review function, the Section makes use of the services of an actuary under contract with the Bureau and actuarial expertise in the Office of Policy.

Certificates are reviewed to determine if the coverage meets the criteria established in statute and to determine if the certificates themselves are easily understandable. A careful review of certificates, before they are issued, is the first step in assuring that consumers are protected. Problems with certificates identified and corrected at this stage prevent consumers from being misled regarding the coverage that they are purchasing.

Provider Class Plan Section

The Provider Class Plan Section has the responsibility to implement Part 5 of 1980 PA 350, the Nonprofit Health Care Corporation Reform Act-the act under which Blue Cross and Blue Shield of Michigan is authorized. Part 5 establishes a process for controlling the cost, quality, and access to care provided by BCBSM. Under Part 5, BCBSM must develop plans for each class of provider that it contracts with the provision of services to subscribers. The plans include the provider contract or reimbursement arrangement used for the provider class and quantified objectives for each of the three goals identified in Part 5 Plans become effective when retained by the Commissioner of Insurance.

The Provider Class Plan Section conducts the Commissioner's review of plans submitted by BCBSM and also has the responsibility to conduct determinations of BCBSM's achievement of the goals for cost, quality and access included in Part 5. Determinations of BCBSM's achievement of the goals are to begin two years and forty-five days after the effective date of the Act. If BCBSM does not achieve the goals of Part 5 for a particular provider class plan, the Commissioner may require BCBSM to amend its plan for that provider class. If BCBSM fails to amend the plan as directed by the Commissioner to address the problems identified in the determination, the Commissioner may write a plan for the provider class and transmit it to BCBSM for implementation.

COMMERCIAL MARKET STANDARDS

The Commercial Market Standards Division has the responsibility for the review of rates and forms for the more than 1,100 commercial carriers operating in Michigan. The Division's review of rates is to insure that rates are not excessive, inadequate, or unfairly discriminatory and that benefits provided are reasonable in relation to the premium charged.

The Division is made up of two sections, the Property and Liability Section and the Life and Health Section.

Property and Liability Section

The Property and Liability Section acted on 6,147 rate and form submissions in 1986. In addition, the Section approved or disapproved 15,497 individual policy forms.

Life and Health Section

The Life and Health Section reviews rates and policy forms for life and health coverages offered by commercial carriers operating in the State. In addition to its review of rates and forms, the Section also reviews advertising materials used by life and health carriers to ensure that it is not misleading or deceptive. There were 7,315 life and health policy forms or rate filings received and 1,587 marketing plans or advertising pieces received in 1986. In addition there were 1,157 miscellaneous filings received including lists of exempt forms, exhibits and other materials.

The Senior Ombudsman is also located within the Commercial Market Standards Division. The Senior Ombudsman provides information to senior groups and investigates specific cases of insurance fraud or deceptive practices involving the provision of insurance to seniors. In 1986, the Senior Ombudsman addressed 41 senior groups in an effort to provide seniors with information to assist them in securing appropriate insurance coverages.

MULTIPLE EMPLOYER WELFARE ARRANGEMENTS

The Multiple Employer Welfare Arrangement (MEWA) Division is unique in that it is organized along programmatic lines rather than functional lines. The MEWA Division has the responsibility for all aspects of the regulation of MEWAs under Chapter 70 of the Insurance Code. Chapter 70 was added to the Code in 1986, and became effective on July 1, 1986, to authorize and regulate MEWAs and to allow these entities to be formed to provide various employee benefits.

The MEWA is a means by which an established association or group of employers in the same or similar industries can form a self-insurance pool to provide benefits to their employees. Generally, claim processing for the MEWA is handled by a third-party administrator (TPA) under contract with the MEWA.

MEWAs are especially attractive to firms with less than 10 employees. A MEWA can make possible a reduction of as much as 15% in such a firm's employee benefit costs. Small employers provide most of the employment and economic growth in the State, so reducing their employee benefit costs can have significant economic development benefits.

The regulation of MEWAs includes reviewing applications submitted by associations wishing to become MEWAs; issuing Certificates of Authority to those applicants which meet all statutory requirements; approving or disapproving rates and forms used by MEWAs; development of financial standards for MEWAs; financial surveillance; consumer assistance and complaint investigation; contract approval; and policy and program development.

The MEWA Division will be funded through an assessment on MEWAs regulated by the Bureau. The total number of existing and potential MEWAs is not known, but it is estimated to be approximately 100.

State Accident Fund

The State Accident Fund is a fund established pursuant to Chapter 7 of the Workers' Disability Compensation Act. Its purpose is to provide workers' compensation coverage to Michigan employers. The Fund was established through legislation passed in the First Extra Session of the 1912 Michigan Legislature.

Since its inception, the Fund has provided workers' compensation insurance to Michigan employers under the direction of the Commissioner. The Commissioner, acting with the State Treasurer, invests the reserves of the Fund and the Commissioner is the administrator of the Fund. There is also an Advisory Board made up of employer members of the Fund who provide the Commissioner with advice regarding its operation.

OFFICE OF POLICY

The Office of Policy performs a variety of functions within the Insurance Bureau. Its major divisions include Hearings, Actuarial Analysis, and Policy and Research.

HEARINGS DIVISION

The Hearings Division conducts administrative hearings on topics ranging from alleged violations of the Insurance Code by licensees, to rate filing reviews, to resolving disputes between consumers and insurers.

ACTUARIAL ANALYSIS DIVISION

Actuarial services such as analysis of selected rate filings and review of insurers' reserves are provided to other divisions within the Insurance Bureau by the Actuarial Analysis Division. This division also develops and maintains computerized information systems to monitor competition in the markets for many types of insurance and to audit insurers' annual financial statements.

POLICY AND RESEARCH DIVISION

The Policy and Research Division provides research capability to the Commissioner of Insurance. Staff in this division analyze current problems encountered by the Insurance Bureau in its regulatory role and develop recommendations for dealing with these problems. The Division also analyzes proposed legislation, participates in implementing new statutes, and prepares reports to the Legislature which evaluate the impact of various law changes. In carrying out these functions, the Policy and Research Division develops rules, bulletins and guidelines which convey the Insurance Commissioner's policy positions and interpretations of the Insurance Code.

Taken as a whole, these components of the Office of Policy work together to articulate a regulatory policy to be applied to the business of insurance, and join with other areas of the Insurance Bureau to enforce regulatory policy.

REVENUE COLLECTED BY THE INSURANCE BUREAU
FY 1985-86 (10-01-85 — 09-30-86)

Account	Amount
Penalties	$ 115,857
Valuation Fees	820,370
Group Application	2,577
Premium Finance Companies	7,600
Rating Bureau Fees	125
Reimbursement for Administration of Receiverships	36,610
Company Admission Fees	39,573
Company Examination Fees	791,574
Service of Process Fees	18,556
Surplus Lines Taxes	5,928,033
Premium Taxes	142,623,459
Licensing Fees	2,730,816
Third Party Administrator Fees	8,992
TOTAL	$153,124,142

INSURANCE BUREAU BUDGET
FY 1985-86
(10-1-85 through 9-30-86)

Account	Original Appropriation	Disbursements
Positions	130.0	
Salaries & Wages	$4,060,700	$3,564,343
Longevity & Insurance	486,500	362,616
Retirement & FICA	884,500	728,103
Contractual Services, Supplies & Materials	552,000	486,854
Equipment	49,800	33,084
Travel	330,700	164,617
Consulting Services	139,300	134,635
TOTAL	$6,503,500	$5,474,252
Source of Funds		
Restricted Revenues	$2,638,400	
General Fund/General Purpose	$3,865,100	

MALPRACTICE ARBITRATION FUND

Total Assessment Fund	$380,017
Less FY 1985-86 Disbursements	217,716
Balance	$162,301

MICHIGAN STATE ACCIDENT FUND

The Michigan State Accident Fund, established pursuant to the provisions of Chapter 7 of the Workers' Disability Compensation Act under the supervision of the Commissioner of Insurance, makes available to Michigan employers workers' compensation insurance.

The following statistical information indicates the Fund's financial status as of December 31, 1986:

Total Admitted Assets	$398,941,014
Total Liabilities	314,311,406
Surplus	$ 84,629,608
Earned Premium Income for 1986	$ 81,129,137
Lossess Incurred	$108,646,869
Loss Ratio	133.9%
Loss Expense Ratio	20.7%
Other Underwriting Expense Ratio	16.9%
Total Loss and Loss Expense Ratio	171.6%

Additional statistical information may be found in the Financial Summary of this report, under Property and Liability Insurance Companies, Funds and Pools.

SUMMARY OF FINANCIAL CONDITION AND MICHIGAN PREMIUMS AND LOSSES

PROPERTY AND LIABILITY INSURANCE
MICHIGAN COMPANIES
(IN THOUSANDS OF DOLLARS)

COMPANY NAME	TOTAL ADMITTED ASSETS	CAPITAL AND SURPLUS	MICHIGAN TOTAL DIRECT PREM WRITTEN	MICHIGAN TOTAL DIRECT PREM EARNED	MICHIGAN TOTAL DIRECT LOSS PAID	MICHIGAN TOTAL DIRECT LOSS INCURRED
MUTUAL COMPANIES						
AMERICAN FELLOWSHIP MUTUAL INS CO	12,354	3,448	8,967	8,736	6,664	6,884
AUTO-OWNERS INS CO	1,472,342	452,337	261,518	240,765	138,913	166,273
CENTURY MUTUAL INS CO	2,021	820	3,682	3,922	2,670	2,445
FARM BUREAU MUTUAL INS CO OF MICH	167,611	39,734	120,258	116,651	75,611	81,325
FARMERS & MERCHANTS MUTUAL FIRE I C	5,661	4,530	1,990	1,921	940	946
FARMERS MUTUAL F I C OF BRANCH CTY	1,168	936	282	279	72	146
FARMERS MUTUAL INS CO	1,633	1,569	139	131	29	22
FINNISH MUTUAL FIRE INS CO	6,587	4,367	2,651	2,570	1,146	1,046
FRANKENMUTH MUTUAL INS CO	124,456	52,287	73,777	70,329	30,351	38,658
FREMONT MUTUAL INS CO	22,491	11,847	15,287	14,232	7,106	5,400
GREAT LAKES MUTUAL INS CO	1,184	608	1,143	529	763	839
HASTINGS MUTUAL INS CO	99,234	32,456	62,514	59,682	34,040	40,768
LINCOLN MUTUAL CASUALTY CO	6,709	2,292	7,672	7,235	4,259	4,195
MICHIGAN EDUCATIONAL EMPLOYEES M I C	25,355	8,969	28,800	27,193	14,949	16,533
MICHIGAN HOSPITAL ASSOCIATION M I C	119,344	13,051	32,824	32,228	11,940	19,662
MICHIGAN MILLERS MUTUAL INS CO	137,559	55,832	31,120	29,298	13,147	16,788
MICHIGAN MUTUAL INS CO	787,784	201,975	189,798	179,712	112,603	117,738
MICHIGAN PHYSICIANS MUTUAL LIAB CO	166,310	4,989	72,880	61,139	35,887	55,993
PIONEER STATE MUTUAL INS CO	56,181	37,770	22,392	20,101	10,186	10,000
SANILAC MUTUAL INSRANCE COMPANY	1,010	836	381	312	111	112
SOUTHERN MICHIGAN MUTUAL INS CO	4,442	1,484	5,494	4,814	2,806	2,950
STATE MUTUAL INS CO	12,542	5,432	9,522	8,891	3,381	3,891
UPPER PENINSULA MUTUAL INS CO	788	602	335	341	245	129
WOLVERINE MUTUAL INS CO	10,371	3,580	10,631	11,272	5,375	6,021
SUB-TOTALS	3,245,137	941,751	964,057	902,283	513,194	598,764
RECIPROCAL EXCHANGES						
AUTO CLUB INS ASSN	1,073,736	300,841	626,181	594,788	409,033	639,929
SUB-TOTALS	1,073,736	300,841	626,181	594,788	409,033	639,929
STOCK COMPANIES						
AMERICAN COMMERCIAL LIABILITY INS CO	13,341	1,808	10,376	11,008	6,161	7,911
AMERICAN COMMUNITY CASUALTY INS CO	1,666	1,606	0	0	0	0
AMERICAN FREEDOM INS CO	12,925	4,046	8,289	6,360	3,456	3,969
AMERICAN ROAD INS CO	921,328	317,442	23,507	9,700	6,582	6,796
AMERICAN WAY CAS CO OF MI	29,340	2,285	3,879	3,021	1,716	1,725
AMERISURE INS CO	253,328	50,391	35,835	34,955	22,994	23,525
AUTO CLUB GROUP INS CO	57,156	14,997	55,063	46,874	31,475	35,952
CADILLAC INS CO	51,006	14,269	20,687	15,761	5,283	7,235
CASTLE INS CO	57,781	16,260	7,237	7,121	4,012	5,974
CHRYSLER INS CO	103,942	60,153	2,407	2,314	933	1,867
CITIZENS INS CO OF AMERICA	512,363	144,674	385,445	359,437	185,920	244,738
DORINCO REINSURANCE CO	357,825	72,008	29,650	28,559	6,309	24,633
FARM BUREAU GENERAL INS CO OF MICH	10,581	3,159	29,166	30,337	24,192	22,072
FOREMOST GUARANTY CORPORATION	115,709	54,472	1,099	1,316	417	600
FOREMOST INS CO	546,911	154,161	10,606	8,863	4,010	5,785
FOREMOST MORTGAGE INS CO	9,631	5,256	465	457	26	59
GREAT MIDWEST INS CO	5,975	2,556	5,824	3,210	178	1,749
HOME OWNERS INS CO	6,701	3,955	41,637	36,347	16,894	17,946
LAKE STATES INS CO	31,000	9,992	19,599	18,956	12,753	16,525
LEAGUE GENERAL INS CO	50,507	12,248	27,994	25,050	17,958	16,448
MIC PROPERTY AND CASUALTY INS CORP	175,465	40,273	569,408	348,773	170,088	210,424
NATIONAL CASUALTY CO	139,250	43,003	1,702	1,780	783	1,626
PARKLANE INS CO	7,310	6,504	-1,335	223	-4	-580
PHYSICIANS INS CO OF MICHIGAN	175,000	2,957	61,808	44,120	9,253	35,937
SELLERS & HOMEOWNERS UNIFORM REC O E	1,551	1,075	17	118	64	64
SENTRY INS OF MICHIGAN INC	32,711	7,484	19,916	19,941	7,986	8,841
STAR INS CO	10,017	6,296	6,204	2,004	[illegible]	988
TRANSAMERICA INS CO OF AMERICA	157,907	48,787	126,667	119,507	73,718	84,420
TRANSAMERICA INS CO OF MICHIGAN	94,623	23,496	30,048	29,662	15,784	20,838
VISTA INS CO	11,970	9,778	0	0	0	0
SUB-TOTALS	3,915,708	1,135,391	1,533,200	1,215,774	629,100	808,076
FUNDS AND POOLS						
MICHIGAN BASIC PROPERTY INS ASN	77,993	6,341	57,088	49,604	48,076	53,268
MICHIGAN STATE ACCIDENT FUND	398,941	84,630	123,166	92,448	37,036	110,968
MOTOR VEHICLE ACCIDENT CLAIMS FUND[1]	0	0	0	0	0	0
SUB-TOTALS	476,934	90,971	180,254	142,052	85,112	164,236
GRAND TOTALS	8,711,515	2,468,954	3,303,692	2,854,897	1,636,439	2,211,005

SUMMARY OF FINANCIAL CONDITION AND MICHIGAN PREMIUMS AND LOSSES

PROPERTY AND LIABILITY INSURANCE
FOREIGN AND ALIEN COMPANIES
(IN THOUSANDS OF DOLLARS)

COMPANY NAME	TOTAL ADMITTED ASSETS	CAPITAL AND SURPLUS	MICHIGAN TOTAL DIRECT PREM WRITTEN	MICHIGAN TOTAL DIRECT PREM EARNED	MICHIGAN TOTAL DIRECT LOSS PAID	MICHIGAN TOTAL DIRECT LOSS INCURRED
MUTUAL COMPANIES						
ALLEGHENY MUTUAL CASUALTY CO	5,382	3,430	14	15	0	0
ALLENDALE MUTUAL INS CO	785,496	277,268	-4,412	6,496	3,889	3,350
AMERICAN BUSINESS & MER INS MUTUAL	22,116	3,323	0	0	0	0
AMERICAN HARDWARE MUTUAL INS CO	239,331	61,012	133	159	35	21
AMERICAN MANUFACTURERS MUTUAL INS CO	366,063	116,782	4,487	4,382	1,068	1,065
AMERICAN MUT INS CO OF BOSTON	117,062	21,543	2,399	2,448	1,048	1,350
AMERICAN MUT LIABILITY INS CO	655,354	104,373	2,663	2,626	2,719	-6,488
AMERICAN MUTUAL REINSURANCE CO	40,062	1,576	0	0	0	0
AMICA MUTUAL INS CO	896,010	304,148	2,740	2,327	1,084	1,917
ARKWRIGHT BOSTON MANUFACT MUTUAL I C	1,174,429	454,653	8,829	8,723	2,386	2,055
ATLANTIC MUTUAL INS CO	767,080	221,426	2,790	2,271	1,271	2,803
BADGER MUTUAL INS CO	27,733	12,192	843	822	341	324
BADGER STATE MUTUAL CASUALTY CO	15,802	4,135	2,286	2,125	1,451	1,327
BROTHERHOOD MUTUAL INS CO	23,760	7,030	2,392	2,179	293	1,252
CAMBRIDGE MUTUAL FIRE INS CO	123,316	64,560	38	104	151	-20
CELINA MUTUAL INS CO	52,026	10,499	5,761	6,135	5,773	2,188
CENTRAL M INS CO	206,899	48,027	476	882	1,086	194
CHURCH MUTUAL INS CO	112,873	32,894	7,116	6,451	3,287	3,910
ELECTRIC M LIABILITY INS CO	587,576	184,753	1,858	1,851	946	590
EMPLOYERS INS OF WAUSAU A MUTUAL CO	2,562,629	342,737	49,151	47,991	23,520	34,091
EMPLOYERS M CASUALTY CO	436,018	102,406	8,003	8,407	3,502	2,736
EXCESS MUTUAL REINS CO	24,032	9,099	0	0	0	0
FARMERS ALLIANCE MUTUAL INS CO	87,470	31,211	0	0	0	0
FARMERS MUTUAL HAIL INS CO OF IOWA	115,140	74,164	1,011	1,007	171	171
FARMERS MUTUAL INS CO OF NEB	103,218	61,497	0	0	0	0
FEDERATED MUTUAL INS CO	830,027	262,800	27,542	25,870	12,026	16,129
FLORISTS MUTUAL INS CO	57,506	25,786	1,957	1,635	463	892
GOODVILLE MUTUAL CASUALTY CO	12,093	3,355	0	0	0	0
GRAIN DEALERS MU INS CO	85,142	27,802	2	1	0	0
GREATER NEW YORK MUTUAL INS CO	277,250	69,880	17	14	0	0
HAMILTON MUTUAL INS CO OF CINCINN OH	22,012	5,503	4,356	4,004	1,814	3,003
HARLEYSVILLE MUTUAL INS CO	597,436	157,905	0	0	0	0
HERITAGE MUTUAL INS CO	149,613	34,157	0	0	0	0
IDEAL MUTUAL INS CO [2]	0	0	0	0	0	0
INDIANA LUMBERMENS MUTUAL INS CO	48,687	11,621	4,826	4,699	447	388
INLAND MUTUAL INS CO	3,452	1,386	0	0	0	0
INTERNATIONAL INS CO TAKOMA PARK MD	64,501	15,533	366	313	140	206
IOWA NATIONAL MUTUAL INS CO [3]	0	0	0	0	0	0
JEWELERS MUTUAL INS CO	21,751	10,865	756	720	96	271
LIBERTY MUTUAL FIRE INS CO	1,164,539	218,998	75,299	68,636	35,660	40,560
LIBERTY MUTUAL INS CO	10,363,008	1,777,862	62,346	57,832	29,316	40,975
LUMBERMENS M CASUALTY CO	3,690,299	1,141,544	9,113	9,403	6,254	2,589
MERCHANTS BONDING CO(MUTUAL)	10,175	4,616	10	6	0	0
MERCHANTS MUTUAL INS CO	149,369	22,917	0	0	0	0
MERIDIAN MUTUAL INS CO	119,562	43,521	20,965	18,333	9,020	9,331
MERRIMACK MUTUAL FIRE INS CO	221,887	139,509	3,254	2,972	1,426	1,828
MIDWEST MUTUAL INS CO	35,416	13,957	3,185	3,082	1,423	1,385
MILLERS M INS CO	26,113	16,776	0	0	0	0
MILLERS MUTUAL FIRE INS CO OF TEXAS	76,564	47,966	0	0	0	0
MILLERS MUTUAL INS ASSN OF IL	106,699	38,060	3	32	0	0
MILLERS NATIONAL INS CO	28,828	4,326	46	316	563	331
MINNESOTA MUTUAL FIRE & CAS CO	50,483	16,593	19	11	0	1
MOTORISTS MUTUAL INS CO	314,853	78,783	-7	255	4,293	4,732
MUTUAL PROTECTIVE INS CO	50,207	25,472	2,994	2,853	972	1,023
MUTUAL SERVICE CASUALTY INS CO	171,635	43,581	3,244	3,310	2,154	1,548
NATIONAL CHIROPRACTIC MUTUAL INS CO	40,531	8,135	504	433	116	467
NATIONAL GRANGE MUTUAL INS CO	202,900	60,257	1	1	9	6
NATIONAL MUTUAL INS CO	40,422	7,686	7,518	6,775	3,056	1,983
NATIONWIDE MUTUAL FIRE INS CO	1,070,242	260,466	14,356	12,011	6,694	12,127
NATIONWIDE MUTUAL INS CO	6,553,866	1,730,686	20,453	20,360	11,280	22,102
OHIO FARMERS INS CO	443,601	195,353	6,353	5,869	2,545	2,676
PENNSYLVANIA LUMBERMENS MUTUAL IN CO	79,964	34,964	106	89	4	4
PENNSYLVANIA NATIONAL MUTUAL CAS I C	501,082	92,706	1	1	20	-11
PREFERRED RISK M INS CO	212,691	77,942	1,107	1,097	2,538	1,687
PROTECTION MUTUAL INS CO	718,936	244,075	5,604	8,337	9,917	12,086
PUBLIC SERVICE MUTUAL INS CO	367,747	50,149	10	9	0	13
REPUBLIC MUTUAL INS CO	17,805	17,805	0	0	0	0
RETAIL LUMBERMENS MUTUAL INS C OF WI	1,688	1,411	315	272	215	86
SECURA INSURANCE A MUTUAL COMPANY	112,466	31,626	31,502	29,478	18,634	20,889
SENTRY INS A M C	1,321,806	342,196	10,491	9,517	4,556	-245
SHELBY MUTUAL INS CO OF SHELBY OHIO	226,097	44,420	2	2	1,530	2,992
STATE AUTO MU INS CO	452,682	161,814	13,382	12,717	7,260	10,177
STATE FARM MUT AUTOMOBILE INS CO	23,679,048	12,263,580	484,613	468,731	288,686	334,506
UTICA MUTUAL INS CO	852,107	127,562	3,817	3,245	687	1,136
WEST BEND MUTUAL INS CO	122,218	28,047	0	0	11	9
SUB-TOTALS	65,313,883	22,596,692	919,006	890,642	518,336	599,748

SUMMARY OF FINANCIAL CONDITION AND MICHIGAN PREMIUMS AND LOSSES

PROPERTY AND LIABILITY INSURANCE
FOREIGN AND ALIEN COMPANIES
(IN THOUSANDS OF DOLLARS)

COMPANY NAME	TOTAL ADMITTED ASSETS	CAPITAL AND SURPLUS	MICHIGAN TOTAL DIRECT PREM WRITTEN	MICHIGAN TOTAL DIRECT PREM EARNED	MICHIGAN TOTAL DIRECT LOSS PAID	MICHIGAN TOTAL DIRECT LOSS INCURRED
RECIPROCAL EXCHANGES						
ARMED FORCES INS EXCHANGE	35,354	20,771	178	74	17	32
CANNERS EXCHANGE SUBSCRIBERS	10,028	2,998	612	690	69	93
CASUALTY RECIP EXCHANGE	114,835	21,883	3,904	3,260	1,918	1,879
FARMERS INS EXCHANGE	4,983,627	1,266,438	83,027	80,522	56,462	62,353
FIRE INS EXCHANGE	723,468	172,548	14,276	13,381	9,281	8,383
LUMBERMENS UNDWRG ALLIANCE	178,992	61,422	2,533	2,442	513	1,058
LUTHERAN BENEVOLENT INS EXCHANGES	6,212	3,290	10	9	1	3
NATIONAL FIRE AND INDEMNITY EXCHANGE	5,143	1,938	202	145	22	59
NATIONAL I UDWRS	11,020	2,653	1,243	1,062	260	272
RECIPROCAL EXCHANGE INS CO	45,314	10,703	0	0	0	0
RETAIL LUMBERMENS INTERINSURANCE EXC	3,434	1,645	95	71	0	0
TRUCK INS EXCHANGE	817,249	200,576	9,373	8,108	3,180	4,419
UNITED SERVICES AUTOMOBILE ASN	3,541,508	1,705,817	18,610	17,327	664	11,616
SUB-TOTALS	10,476,184	3,472,682	134,063	127,091	72,387	90,167
STOCK COMPANIES						
ACCELERATION NATIONAL INS CO	19,019	8,083	67	56	1	6
AEGIS SECURITY INS CO	12,758	5,301	1,283	1,303	545	506
AETNA CASUALTY & SURETY C	9,930,902	2,109,179	139,022	132,153	96,342	101,943
AETNA CASUALTY & SURETY C OF ILLINOI	1,569,960	348,608	734	834	248	605
AETNA CASUALTY & SURETY CO OF AM	9,880	6,376	669	669	365	166
AETNA FIRE UNDERWRITERS INS CO	46,873	23,420	2,946	3,094	2,376	2,288
AETNA INS CO	5,437,235	517,234	11,014	10,700	9,760	8,952
AFFILIATED FM& INS CO	162,509	53,065	5,450	5,097	2,389	1,291
AGRICULTURAL INS CO	5,947	4,085	5,865	4,906	1,410	3,320
AIU INS CO	444,751	76,279	6,095	6,834	2,669	4,517
ALBANY INS CO	92,578	25,530	389	314	92	218
ALEXANDER HAMILTON INS CO OF AMERICA	16,412	13,131	17	18	0	0
ALL AMERICA INS CO	39,926	10,348	125	236	908	1,387
ALLIANZ INSURANCE COMPANY	238,643	55,857	1,067	676	272	962
ALLSTATE INDEMNITY CO	47,754	26,036	16	15	263	26
ALLSTATE INS CO	14,675,849	4,081,690	344,842	327,196	204,362	220,238
AMBAC INDEMNITY CORP	811,663	258,933	4,302	8,196	1	436
AMERICAN AGRICULTURAL INS CO	248,211	83,574	0	0	0	0
AMERICAN ALLIANCE INSURANCE CO	8,516	6,618	1,076	1,196	938	1,007
AMERICAN AND FOREIGN INS CO	26,481	62,515	7,662	9,600	4,888	4,351
AMERICAN AUTOMOBILE INS CO	499,410	95,529	18,220	17,908	2,111	8,941
AMERICAN BANKERS INS CO OF FLORIDA	355,854	82,707	5,834	5,266	1,407	1,877
AMERICAN CASUALTY CO OF READING	473,840	92,832	15,127	15,656	4,337	7,610
AMERICAN CENTENNIAL INSURANCE CO	580,649	60,875	-144	-133	311	-752
AMERICAN CENTRAL INS CO	6,658	6,657	0	0	0	0
AMERICAN CONSUMER INS CO[4]	0	0	0	0	0	0
AMERICAN CONTINENTAL INS CO	112,232	21,472	2,617	2,301	347	838
AMERICAN COUNTRY INS CO	42,993	14,511	417	478	359	517
AMERICAN CREDIT INDEMNITY CO	88,075	49,867	706	761	-65	36
AMERICAN DRUGGISTS INS CO[5]	0	0	0	0	0	0
AMERICAN ECONOMY INS CO	541,715	141,535	26,258	24,899	12,686	13,875
AMERICAN EMPIRE INS CO	18,407	6,788	19	21	206	-72
AMERICAN EMPLOYERS INS CO	404,603	100,178	3,047	2,289	1,664	5,102
AMERICAN EUROPEAN REINS CORP	87,669	14,379	0	0	0	0
AMERICAN FEDERATION INS CO	6,406	5,363	2	1	0	0
AMERICAN FID FIRE INS CO[6]	0	0	0	0	0	0
AMERICAN FIRE & CASUALTY CO	142,198	53,760	3,966	3,768	1,952	2,598
AMERICAN GLOBAL INS CO	12,236	11,785	0	0	0	0
AMERICAN GUARANTEE & LIABILITY INS C	182,927	39,512	12,953	12,517	6,770	7,864
AMERICAN HOME ASSURANCE CO	2,566,295	471,114	14,012	12,100	7,158	9,085
AMERICAN INDEPENDENT REINSURANCE CO	102,702	13,039	0	0	0	0
AMERICAN INS CO	1,519,003	313,956	42,474	37,451	13,719	18,007
AMERICAN INTERNATIONAL INS CO	11,607	10,858	0	0	0	0
AMERICAN LIVE STOCK INS CO	24,582	15,255	390	259	83	154
AMERICAN LOYALTY INS CO	35,882	10,621	0	0	0	0
AMERICAN MOD HOME INS CO	82,140	22,584	1,951	1,478	968	1,054
AMERICAN MOTORISTS INS CO	856,003	203,993	23,017	22,837	7,592	7,805
AMERICAN NATIONAL FIRE INS CO	69,386	11,316	20,169	14,240	4,117	10,517
AMERICAN OVERSEAS REINSURANCE CO.	80,323	37,736	0	0	0	0
AMERICAN POLICYHOLDERS INS CO	44,787	9,841	0	0	81	163
AMERICAN PROFESSIONALS INS CO	12,647	3,495	0	0	0	0
AMERICAN PROTECTION INS CO	8,073	5,406	2,183	2,032	1,772	1,640
AMERICAN REINSURANCE CO	2,321,466	404,607	0	0	4	-9
AMERICAN SECURITY INS CO	220,552	91,341	1,516	1,147	561	568
AMERICAN SIGNATURE INS CO	4,987	4,938	0	0	0	0
AMERICAN STATES INS CO	1,530,135	627,382	34,773	29,269	11,750	14,463
AMERICAN TITLE INS COMPANY	60,826	30,981	2,719	2,538	124	135

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AMERICAN UNION INS CO OF NY	181,286	45,637	0	0	0	0
AMERICAN UNIVERSAL INS CO	167,190	30,955	4,448	4,653	3,233	2,122
AMERICAN ZURICH INS CO	31,309	16,969	0	0	0	0
AMEX ASSURANCE CO	131,906	19,125	364	303	-3,543	1,320
ARGONAUT INS CO	1,420,989	195,734	3,103	4,403	4,867	8,955
ARGONAUT MIDWEST INS CO	179,995	92,609	1,669	1,845	9,962	8,287
ARKWRIGHT-BOSTON INS CO	90,665	77,308	0	0	0	0
ASSOCIATED INDEMNITY CORPORATION	100,788	41,872	11,169	11,122	10,643	-1,652
ASSOCIATES INS CO	117,914	32,082	884	782	452	515
ASSURANCE CO OF AMERICA	14,379	14,237	44	48	409	219
ATHENA ASSURANCE CO	34,688	9,322	0	0	0	0
ATLANTA INTERNATIONAL INS CO	82,193	4,129	20	79	2,926	565
ATLANTIC INS CO	29,267	8,838	5	4	0	0
ATLAS ASSURANCE COMPANY OF AM	108,030	39,519	572	683	130	124
AUTOMOBILE INS CO OF HARTFORD CONN	175,814	35,632	1,857	1,749	639	687
AVEMCO INS CO	127,436	41,421	1,927	1,791	279	837
BALBOA INS CO	272,192	86,049	823	1,177	1,621	3,515
BALOISE INS CO OF AMERICA	12,835	8,006	29	24	0	2
BANKERS & SHIPPERS INS CO OF NY	19,195	12,097	0	20	78	-53
BANKERS MULTIPLE LINE INS CO	67,842	22,470	236	264	112	117
BANKERS STANDARD INS CO	92,089	19,757	451	411	158	448
BAY STATE INS CO	64,248	40,445	0	0	6	22
BCS INS CO	53,767	24,959	13,206	13,193	6,489	6,599
BELVEDERE AMERICA REINSURANCE CO	26,504	26,176	0	0	0	0
BIRMINGHAM FIRE INS CO OF PENNSYLVAN	354,399	66,093	1,675	1,571	806	624
BITUMINOUS CAS CORPORATION	217,984	48,714	4,075	3,983	1,843	1,790
BITUMINOUS FIRE AND MARINE INS CO	62,774	16,823	53	148	1,376	528
BOND INVESTORS GUARANTY INS CO	219,586	131,198	339	11	0	0
BOSTON OLD COLONY INS CO	98,357	21,931	14	8	20	21
BUCKEYE UNION INS CO	1,370,163	319,119	1,122	1,068	289	502
BUFFALO REINS CO	527,935	139,583	0	0	0	0
CALIFORNIA COMPENSATION & FIRE CO	72,704	16,146	0	0	0	0
CALVERT INS CO	24,713	10,511	939	1,037	340	209
CAMDEN FIRE INS ASSOCIATION	539,230	300,446	1	1	16	21
CANAL INSURANCE CO	156,020	36,960	0	0	0	0
CAPITOL INDEMNITY CORPORATION	29,040	7,428	796	490	697	95
CAROLINA CASUALTY INS CO	75,202	25,578	0	0	0	0
CARRIERS INS CO [7]	0	0	0	0	0	0
CENTAUR INS CO	135,517	4,028	-41	-9	672	2,391
CENTENNIAL INS CO	239,076	56,361	8,481	7,674	3,685	3,992
CENTRAL NATIONAL INS CO OF OMAHA	190,726	45,628	907	3,961	1,814	6,128
CENTRAL STATES INDEMNITY CO OF OMAHA	21,443	9,488	0	0	0	0
CENTURY INDEMNITY CO	50,449	10,456	2,336	2,275	855	1,397
CHARTER OAK FIRE INS CO	422,956	77,333	23,011	20,306	4,608	9,468
CHEROKEE INS CO [8]	27,398	-29,605	-36	-36	0	0
CHICAGO INS CO	84,905	19,767	2,825	3,153	1,078	3,995
CHICAGO TITLE INS COMPANY	265,062	82,530	9,849	9,499	474	306
CHRISTIANA GENERAL INS CO OF NY	130,873	54,117	0	0	0	0
CHURCH INS CO	34,476	20,054	481	468	141	166
CIGNA INS CO	665,739	108,053	2,230	2,128	4,964	1,640
CIM INS CORPORATION	39,510	27,864	4,113	3,726	2,352	2,542
CINCINNATI INS CO	897,394	274,743	26,118	23,479	7,869	11,370
CITY INS CO	68,505	25,820	15,063	15,076	3,064	1,623
CLARENDON NATIONAL INS CO	473,311	217,558	1,630	1,196	7	290
CLASSIC INS CO	16,680	9,124	0	0	0	0
COLOGNE REINSURANCE CO OF AMERICA	49,003	27,089	0	0	0	0
COLONIAL PENN FRANKLIN INS CO	98,174	38,913	949	984	610	597
COLONIAL PENN INS CO	773,992	212,255	9,995	7,676	2,433	5,365
COMMERCE AND INDUSTRY INS CO	702,918	127,964	17,982	15,615	8,564	10,550
COMMERCIAL INS CO OF NEWARK NJ	281,501	64,988	2,088	2,370	1,620	2,523
COMMERCIAL LOAN INS CORPORATION	31,149	7,171	17	21	85	-72
COMMERCIAL MORTGAGE INS INCORPORATED	14,440	2,959	7	12	0	0
COMMERCIAL UNION INS CO	1,157,230	233,980	3,131	5,028	4,499	3,342
COMMONWEALTH LAND TITLE INS CO	164,816	65,591	1,903	1,823	43	48
COMMONWEALTH MORTGAGE ASSR CO OF MD	6,289	6,289	1	1	0	0
COMMONWEALTH MORTGAGE ASSURANCE CO	157,068	51,640	50	44	0	12
COMPASS INS CO	82,182	3,550	37	37	2,130	820
CONNECTICUT GENERAL FIRE & CAS IN CO	8,334	7,283	123	123	52	115
CONNECTICUT INDEMNITY CO	74,048	15,305	312	264	119	108
CONSOLIDATED AMERICAN INS CO	49,471	12,660	29	28	22	75
CONSOLIDATED INS CO	46,308	13,377	7,132	7,146	4,417	4,965
CONSTELLATION REINSURANCE CO [9]	0	0	0	0	0	0
CONSTITUTION REINS CORP	397,726	119,745	0	0	0	0
CONTINENTAL CAS CO	8,039,966	1,838,403	65,248	56,058	30,309	52,249
CONTINENTAL INS CO	1,646,158	350,870	73,701	65,795	36,114	49,218
CONTINENTAL REINSURANCE	416,034	118,703	0	0	0	0
CONTINENTAL WESTERN INS CO	141,364	40,846	0	0	0	0
COPENHAGEN REINS CO OF AMER	41,014	14,446	0	0	0	0
COUNTRYWIDE INS CO	15,366	6,013	0	0	0	0

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CREDIT GENERAL INS CO	19,809	3,067	403	443	197	199
CUMIS INS SOCIETY INCORPORATED	246,993	51,642	6,400	5,809	1,692	2,095
DAIRYLAND INS CO	429,536	91,107	0	17	635	-695
DEPENDABLE INS CO	130,340	20,232	2,666	2,261	257	570
DIXIE INS CO	25,616	7,480	0	0	0	0
EAGLE STAR INS CO LIMITED US BR	125,980	25,500	156	154	24	243
EASTERN INDEMNITY CO OF MARYLAND [10]	0	0	0	0	0	0
ECONOMY FIRE & CASUALTY CO	475,186	148,977	813	1,011	807	504
ELECTRIC INS CO	73,992	32,637	14	16	-2	1
EMCASCO INS CO	42,241	9,033	2,361	2,444	1,491	1,852
EMPIRE FIRE & MAR INS CO	109,798	20,494	0	5	234	30
EMPLOYERS CAS CO	775,658	198,119	262	286	291	383
EMPLOYERS FIRE INS CO	178,352	43,006	826	676	614	538
EMPLOYERS REINSURANCE CORP	2,938,657	678,707	27,963	23,322	4,024	16,032
ENTERPRISE INS CO [11]	0	0	0	0	0	0
EXCELSIOR INS CO	61,274	17,421	0	0	0	0
FAIRMONT INS CO	185,362	62,181	0	0	0	0
FARMINGTON CASUALTY CO	118,491	26,971	20	17	0	5
FEDERAL INS CO	3,450,200	981,992	44,990	37,769	13,210	5,547
FEDERAL KEMPER INS CO	130,950	24,827	1,153	1,001	2,980	753
FEDERATED RURAL ELECTRIC INS CORP	46,189	11,054	401	171	12	57
FIDELITY & CASUALTY CO OF NY	589,367	134,441	4,170	3,334	1,464	682
FIDELITY & DEPOSIT CO OF MARYLAND	398,211	181,411	2,769	2,654	605	312
FIDELITY & GUARANTY I UNDERWRTRS INC	49,887	49,008	8,570	8,575	5,190	5,193
FIDELITY & GUARANTY INS CO	10,893	10,684	16,759	17,911	14,442	15,048
FINANCIAL GUARANTY INS CO	664,069	342,861	5,362	864	0	-51
FINANCIAL INDEMNITY CO	113,909	25,463	0	0	0	0
FINANCIAL SECURITY ASSUR INC	254,491	199,417	0	0	0	0
FINANCIAL SECURITY ASSUR OF IOWA	75,637	66,025	66	87	0	0
FINANCIAL SECURITY ASSUR OF OK	49,892	46,352	0	0	0	0
FIRE & CASUALTY INS C OF CONNECTICUT	26,667	6,267	2	4	19	40
FIREMANS FUND INS CO	5,736,529	1,310,210	15,395	15,305	5,714	4,122
FIREMANS FUND INS CO OF WISC	12,257	5,698	69	41	5	-4
FIREMENS INS CO OF NEWARK NEW JERSEY	1,710,095	432,228	2,463	1,939	587	673
FIRST AMERICAN TITLE IN CO OF MID-AM	33,960	15,491	15,747	15,246	563	293
FIRST AMERICAN TITLE INS CO	152,692	85,932	0	0	0	0
FIRST EXCESS AND REINS CORP	69,369	20,152	0	0	0	0
FIRST FINANCIAL INS CO	12,337	4,405	0	0	31	3
FIRST HORIZON INS CO	126,432	17,815	77	77	0	0
FIRST NATIONAL INS CO OF AMERICA	101,742	31,268	742	501	88	461
FIRST SECURITY INS CO	5,202	2,760	50	50	0	0
FOLKSAMERICA REINS CO	47,003	25,123	0	0	0	0
FORESTORS INDEMNITY CO	11,070	3,895	435	382	189	182
FORUM INS CO	114,725	10,941	7,641	8,068	3,234	6,876
FREMONT INDEMNITY CO	551,068	101,107	670	1,039	192	719
GALAXY REINSURANCE CO	5,701	5,638	0	0	0	0
GAN ANGLO-AMERICAN INS CO	43,617	12,161	142	122	0	14
GEICO GENERAL INS CO	23,321	22,264	72	72	50	22
GEICO INDEMNITY CO	175,798	72,330	122	110	78	82
GENERAL ACCIDENT INS CO OF AMERICA	2,412,066	955,707	2,351	2,502	2,944	2,572
GENERAL ELECTRIC EQUITY INS CORP	3,158	2,679	0	0	0	0
GENERAL ELECTRIC GUARANTY INS CORP	7,139	6,021	0	0	0	0
GENERAL ELECTRIC MORTGAGE I C OF NC	140,769	61,311	187	240	195	208
GENERAL ELECTRIC MORTGAGE INS CORP	401,413	205,210	2,244	2,119	1,167	972
GENERAL ELECTRIC MORTGAGE REINS CORP	29,715	26,794	0	0	0	0
GENERAL I C OF AMERICA	870,988	225,170	3,526	3,659	1,116	1,042
GENERAL REINSUR CORPORATION	6,491,546	1,757,538	764	607	4	-1,233
GENERAL STAR NATIONAL INS CO	76,344	30,461	22	85	60	-88
GERLING AMERICA INS CO	10,555	10,416	0	0	0	0
GERMANTOWN INS CO	17,590	11,604	1	1	0	0
GLENS FALLS INS CO	95,419	20,227	558	484	43	128
GLOBE INDEMNITY CO	909,722	202,889	9,911	8,432	3,591	7,765
GOVERNMENT EMPLS INS CO	2,293,724	650,306	3,682	3,173	2,462	2,390
GRANITE STATE INS CO	9,012	8,808	4,274	6,157	6,468	8,082
GREAT AMERICAN INS CO	2,454,392	600,980	23,992	26,526	14,250	14,752
GREAT CENTRAL INS CO	94,701	20,655	3,353	2,736	778	677
GREAT GLOBAL ASSURANCE CO [12]	0	0	0	0	0	0
GREAT NORTHERN INS CO	174,832	34,659	570	922	1,320	-230
GREAT WEST CASUALTY CO	142,471	30,541	4	4	46	67
GUARANTEE INSURANCE COMPANY	28,553	2,509	0	0	2,748	1,589
GULF INS CO	415,334	98,430	1,102	641	312	319
HANOVER INS CO	1,243,422	296,650	2,403	2,283	763	787
HANSA REINS CO OF AMERICA	43,312	23,514	0	0	0	0
HANSECO INS CO	593,192	116,275	0	0	0	0
HARBOR INS CO	394,378	95,184	6,213	7,826	6,057	5,892
HARCO NATIONAL INS CO	63,066	20,267	2,493	1,737	974	1,177
HARTFORD ACCIDENT AND INDEMNITY CO	3,472,972	841,623	96,203	84,834	28,110	47,771
HARTFORD CASUALTY INS CO	541,946	101,671	5,818	5,360	3,573	774

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FOREIGN AND ALIEN COMPANIES
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COMPANY NAME	TOTAL ADMITTED ASSETS	CAPITAL AND SURPLUS	MICHIGAN TOTAL DIRECT PREM WRITTEN	MICHIGAN TOTAL DIRECT PREM EARNED	MICHIGAN TOTAL DIRECT LOSS PAID	MICHIGAN TOTAL DIRECT LOSS INCURRED
HARTFORD FIRE INS CO	6,045,823	2,356,988	30,731	26,825	8,280	10,877
HARTFORD INS CO OF THE MIDWEST	50,768	13,648	7,128	4,013	976	1,724
HARTFORD SM BOIL INSPECTION AND INS	561,605	208,991	7,477	6,981	1,483	3,349
HAWKEYE SECURITY INS CO	74,052	29,223	40	7,645	10,789	4,753
HERITAGE INDEMNITY CO	23,529	4,387	307	199	189	212
HIGHLANDS INS CO	673,275	225,191	682	998	258	826
HOME & AUTOMOBILE INS CO	30,371	21,318	12	13	230	275
HOME INDEMNITY CO	467,565	72,813	21,850	22,502	16,795	16,460
HOME INS CO	3,907,638	770,383	30,925	30,547	23,462	4,862
HOME REINSURANCE CO, THE	344,480	94,182	0	0	0	0
HORACE MANN INS CO	325,315	77,007	12,909	12,170	8,277	8,792
HOUSTON GENERAL INS CO	106,320	38,203	-9	0	589	286
HURON INS CO[13]	0	0	0	0	0	0
ILLINOIS INS CO	7,616	2,647	0	0	0	0
IMPERIAL CASUALTY AND INDEMNITY CO	405,603	83,597	8,625	7,805	3,941	12,705
INA REINSURANCE CO	826,370	161,587	0	0	0	0
INDEMNITY INSURANCE CO OF NORTH AMER	306,309	121,699	7	159	1,211	674
INDIANA INS CO	267,722	81,104	19,610	19,612	5,473	8,333
INDUSTRIAL INDEMNITY CO	1,380,731	227,211	3,673	3,693	2,467	3,635
INS CO OF N AMER	4,468,835	617,293	77,823	80,529	72,215	39,764
INS CO OF THE STATE OF PENNSYLVANIA	712,561	125,226	5,951	4,358	4,312	-1,467
INSURANCE COMPANY OF EVANSTON	39,523	22,844	93	25	0	13
INSURANCE CORPORATION OF HANNOVER	86,310	20,970	0	0	0	0
INTEGRAL INS CO	36,974	12,530	0	0	-50	-10
INTEGRITY INS CO[14]	0	0	0	0	0	0
INTERCONTINENTAL INS CO	35,892	8,049	1,699	948	99	249
INTERNATIONAL BUS & MERCANTILE RE CO	170,752	30,331	460	460	1,813	2,105
INTERNATIONAL FIDELITY INS CO	31,222	6,356	1,152	927	40	1,115
INTERNATIONAL INS CO	358,569	59,890	22,570	20,856	2,518	11,321
INTERSTATE FIRE & CAS CO	220,422	42,185	704	838	1,694	473
INVESTORS EQUITY INS CO	11,997	7,716	5	4	0	-2
INVESTORS MORTGAGE INS CO	160,149	28,669	808	948	891	1,570
ITT LYNDON PROPERTY INS CO	144,959	35,845	294	695	9	89
J.C. PENNY CASUAL TY INS CO	353,131	141,168	0	0	0	0
JEFFERSON INS CO OF NEW YORK	124,322	21,062	2,674	2,963	1,869	2,762
JOHN DEERE INS CO	259,691	95,419	3,733	3,322	2,085	2,211
JOHN HANCOCK INDEMNITY CO	31,153	14,681	0	0	0	0
JOHN HANCOCK PROP & CAS INS CO	35,553	19,560	1,569	1,439	865	1,302
JOHN HANCOCK REINS CO	6,022	5,753	0	0	0	0
KANSAS CITY FIRE AND MARINE INS CO	59,807	12,786	1,727	1,016	1,085	880
KEMPER REINS CO	972,926	247,803	0	0	0	0
KM INS CO	36,886	3,461	0	0	0	0
LANCER INS. CO.	41,023	13,431	833	2,682	406	1,183
LAWYERS TITLE INS CO	203,645	75,675	6,065	5,755	591	584
LEGION INS CO	13,038	3,647	29	52	96	96
LIBERTY INS CORP	27,712	11,467	10,546	12,210	4,676	9,225
LIBERTY NATIONAL FIRE INS CO	130,965	57,007	389	488	69	143
LINCOLN NATIONAL HEALTH & CAS INS CO	68,181	34,678	427	425	336	497
LINCOLN NATIONAL REINS CO	99,739	7,026	0	0	0	0
LONDON GUARANTEE & ACCIDENT CO OF NY	38,340	32,114	40	17	0	6
MARINE INDEMNITY INS CO OF AMERICA	15,735	6,912	2,088	1,649	471	869
MARYLAND CASUALTY CO	2,833,423	847,746	11,456	9,419	5,525	6,685
MASSACHUSETTS BAY INS CO	8,920	8,723	1,744	1,583	436	543
MASSACHUSETTS PLATE GLASS INS CO	40,865	30,555	50	51	8	8
MEAD REINS CORP	209,026	2,154	44	180	0	681
MEDICAL PROTECTIVE CO	705,473	141,733	5,219	8,926	28,321	11,432
MERCANTILE AND GENERAL REINS CO O AM	160,984	53,135	0	0	0	0
MERIDIAN SECURITY INS CO	74,331	20,586	0	0	0	0
MERITPLAN INS CO	20,048	15,071	0	0	0	0
METROPOLITAN GENERAL INS CO	5,543	4,719	308	302	173	148
METROPOLITAN PROPERTY & LIAB. INS CO	984,065	182,203	8,717	8,921	7,190	5,752
METROPOLITAN REINSURANCE CO	333,207	101,244	0	0	0	0
MIC GENERAL INS CO	45,627	25,230	85,683	76,204	43,849	56,653
MID CENTURY INS CO	107,971	22,892	2,817	2,884	3,848	752
MIDLAND INS CO[15]	0	0	0	0	0	0
MIDWESTERN INDEMNITY CO	101,818	43,693	0	0	0	0
MINNEHOMA INSURANCE COMPANY	101,100	23,724	292	116	54	57
MISSION AMERICAN INS CO[16]	181,986	31,986	1,233	1,880	1,324	1,423
MISSION INS CO[17]	0	0	0	0	0	0
MISSION NATIONAL INS CO[18]	0	0	0	0	0	0
MISSION REINS CORP[19]	0	0	0	0	0	0
MODERN SERVICE INS CO	18,765	9,647	0	0	0	0
MONTGOMERY WARD INS CO	161,922	96,176	0	0	0	0
MONY REINSURANCE CORP	200,419	62,428	0	0	0	0
MORTGAGE GUARANTY INS CORP	440,173	252,874	8,197	5,328	16	3,102
MOTOR CLUB OF AMERICA INS CO	80,472	28,043	0	0	0	0
MOTOR VEHICLE CAS COMPANY	24,581	8,097	-1	29	27	32
MOTORS INS CORP	2,378,972	648,451	18,421	13,323	15,016	10,720

SUMMARY OF FINANCIAL CONDITION AND MICHIGAN PREMIUMS AND LOSSES

PROPERTY AND LIABILITY INSURANCE
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COMPANY NAME	TOTAL ADMITTED ASSETS	CAPITAL AND SURPLUS	MICHIGAN TOTAL DIRECT PREM WRITTEN	MICHIGAN TOTAL DIRECT PREM EARNED	MICHIGAN TOTAL DIRECT LOSS PAID	MICHIGAN TOTAL DIRECT LOSS INCURRED
MT. AIRY INS CO	9,353	8,514	739	381	4	143
MUNICH AMERICAN REINS CO	615,009	175,125	0	0	0	0
MUNICIPAL BOND INVESTORS ASSUR. CORP	842,144	355,218	51	45	10	15
NATIONAL AMERICAN INS CO	4,415	4,512	0	0	0	0
NATIONAL AMERICAN INS CO OF CA	90,346	15,211	0	1	1	-2
NATIONAL AMERICAN INS CO OF NY	4,465	4,501	0	0	0	0
NATIONAL BEN-FRANKLIN INS CO OF ILL	579,938	126,072	446	996	5,658	1,852
NATIONAL EXCESS INS CO	8,963	5,813	-53	-53	21	39
NATIONAL FARMERS UNION PROP & CAS CO	144,040	28,373	136	119	168	-122
NATIONAL FARMERS UNION STANDARD INS	13,142	6,630	0	0	0	0
NATIONAL FIRE INS CO OF HARTFORD	828,026	182,605	6,203	5,986	1,361	4,168
NATIONAL GENERAL INS CO	87,829	25,135	1,325	1,350	743	966
NATIONAL IND CO	1,892,009	1,064,768	13,303	11,668	1,182	7,551
NATIONAL PROPERTY OWNERS INS CO	10,210	5,766	8	8	89	-15
NATIONAL REINSURANCE CORP	660,723	149,606	0	0	0	0
NATIONAL SURETY CORPORATION	500,639	90,808	6,375	6,357	5,506	2,119
NATIONAL UNION FIRE INS CO	2,792,459	473,184	119,403	111,150	48,230	78,299
NATIONWIDE GENERAL INS CO	33,070	6,142	0	0	0	0
NAVIGATORS INS. CO.	72,882	32,817	0	0	0	0
NEW ENGLAND INS CO	144,957	34,999	2,813	3,627	3,428	21,966
NEW ENGLAND REINS CORP	425,998	129,424	0	0	0	0
NEW HAMPSHIRE INDEMNITY CO. INC	6,568	6,568	894	866	287	640
NEW HAMPSHIRE INS CO	1,529,945	341,374	26,716	25,144	12,478	14,243
NEW YORK UNDERWRITERS INS CO	378,363	84,760	8,549	7,181	3,394	4,397
NEW ZEALAND REINS CO OF AMERICA	57,112	22,456	0	0	0	0
NEWARK INS CO	229,035	53,187	139	124	113	101
NIAGARA FIRE INSURNCE COMPANY	101,186	22,975	488	390	6,903	2,916
NORDIC UNION REINS CORP	58,286	16,352	0	0	0	0
NORTH AMERICAN CO FOR PROP & CAS INS	344,389	152,466	0	0	0	0
NORTH AMERICAN REINS CORP	893,162	201,138	0	0	0	0
NORTH AMERICAN SPECIALTY INS CO	16,877	15,468	701	562	27	175
NORTH RIVER INS CO	1,288,679	194,305	-1,549	-1,229	4,569	3,246
NORTH STAR REINSURANCE CORPORATION	414,711	82,719	427	645	-120	1,375
NORTHBROOK INDEMNITY INS CO	12,706	10,150	212	175	94	128
NORTHBROOK NATIONAL INS CO	14,144	9,827	99	96	68	74
NORTHBROOK PROPERTY & CASUALTY INS C	117,682	101,311	2,392	2,595	849	125
NORTHEASTERN INS CO OF HARTFORD	127,282	12,973	0	0	0	0
NORTHERN ASSURANCE CO OF AMERICA	452,108	113,809	693	688	779	191
NORTHERN INS CO OF NEW YORK	42,396	41,029	1,389	1,396	1,938	1,935
NORTHLAND CASUALTY CO	14,571	5,880	0	0	0	0
NORTHLAND INS CO	143,165	49,858	6,554	5,827	2,026	2,926
NORTHWESTERN NL CASUALTY CO	232,929	43,474	4,014	4,948	7,224	7,918
NORTHWESTERN NL I CO	420,984	59,939	-45	1,274	7,687	12,871
NWNL REINSURANCE CO	148,548	40,014	0	0	0	0
OCCIDENTAL FIRE & CASUALTY CO OF NC	90,681	16,716	38	148	3,603	3,071
OHIO CASUALTY INS CO	1,236,096	452,495	16,074	14,601	7,286	6,271
OHIO GENERAL INS CO, THE	6,695	4,002	219	106	16	40
OHIO SECURITY INS CO	31,467	14,745	0	0	0	0
OIL AND GAS INS CO	10,205	3,401	3,092	2,502	2,047	2,803
OLD REPUBLIC INS CO	1,007,082	217,093	23,839	21,402	3,925	8,924
OMAHA INDEMNITY CO	171,089	6,187	616	661	347	214
OMAHA PROPERTY AND CASUALTY INS CO	59,896	19,939	101	101	40	136
ORMOND REINS CO	11,680	2,039	0	0	0	0
PACIFIC EMPLOYERS INS CO	445,995	98,884	57,156	50,086	21,468	23,497
PACIFIC INDEMNITY CO	793,337	162,387	2,000	1,974	4,692	3,291
PATHFINDER INSURANCE COMPANY	4,107	4,034	0	0	0	0
PEERLESS INS CO	303,117	78,742	1,151	1,532	605	465
PENNSYLVANIA GENERAL INS CO	353,161	189,793	10	24	6	-18
PENNSYLVANIA MANUFACTURERS ASSOC INS	877,950	183,824	10	11	0	0
PETROLEUM CASUALTY COMPANY	44,688	9,685	1	1	0	0
PHILADELPHIA REINS CORP	131,288	40,875	0	0	0	0
PHOENIX ASSURANCE COMPANY OF NY	98,265	70,954	312	119	0	75
PHOENIX GENERAL INS CO	23,399	19,778	0	0	0	0
PHOENIX INS CO	1,724,490	482,345	1,078	1,047	359	402
PHYSICIANS INS CO OF OHIO	148,232	29,248	0	0	0	0
PLANET INS CO	36,564	7,364	4,820	4,201	1,452	1,704
PMI INS CO	37,528	22,129	40	50	63	47
PMI MORTGAGE INS CO	391,504	227,486	1,755	1,989	631	711
POTOMAC INS CO OF IL	48,505	24,213	0	0	0	0
PRE-PAID LEGAL CASUALTY INC	6,701	2,732	1,478	1,299	386	484
PRESERVER ASSUR CO	6,816	3,743	0	0	0	0
PRESTIGE CASUALTY CO	46,197	5,324	2,298	2,467	897	995
PRINCIPAL CASUALTY INS CO	253,137	71,986	0	0	0	0
PROGRESSIVE AMERICAN INS CO	153,712	77,858	15	0	6	-20
PROGRESSIVE CAS INS CO	768,916	193,116	7,902	6,376	3,619	1,118
PROGRESSIVE PREFERRED INS CO	66,456	17,071	0	0	0	0
PROGRESSIVE SPECIALTY INS CO	115,048	34,155	1,493	1,449	548	543
PROTECTIVE INS CO	238,813	72,518	3,128	3,749	1,091	3,130
PROTECTIVE NATIONAL INS CO OF OMAHA	99,977	2,683	0	45	714	8,133

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COMPANY NAME	TOTAL ADMITTED ASSETS	CAPITAL AND SURPLUS	MICHIGAN TOTAL DIRECT PREM WRITTEN	MICHIGAN TOTAL DIRECT PREM EARNED	MICHIGAN TOTAL DIRECT LOSS PAID	MICHIGAN TOTAL DIRECT LOSS INCURRED
PROVIDENCE WA I C	187,741	46,276	606	782	832	113
PROVIDENT GENERAL INS CO	49,262	21,875	0	0	0	0
PRUDENTIAL COMMERCIAL INS CO	18,254	18,254	0	0	0	0
PRUDENTIAL GENERAL INS CO	18,197	9,092	208	204	136	143
PRUDENTIAL PROP & CASUALTY INS CO	2,386,259	530,190	14,467	13,401	10,043	10,073
PRUDENTIAL REINSURANCE CO	1,712,950	383,534	0	0	0	521
PRUDENTIAL-LNI COMMERCIAL INS CO	100,768	45,118	3,519	3,745	2,741	2,015
PURITAN INSURANCE COMPANY	431,906	37,626	138	159	936	-18,289
PUTNAM REINSURANCE CO	272,601	95,790	0	0	0	0
QUEEN CITY INDEMNITY CO	51,529	17,403	0	0	0	0
RAMSEY INS CO	34,544	9,178	0	0	0	0
RANGER INS CO	338,601	45,359	7,251	8,812	5,072	7,057
REINSURANCE COMPANY OF AMERICA	68,126	3,340	0	0	0	0
REINSURANCE CORP OF NY	224,721	65,782	0	0	0	0
RELIABLE INS CO	13,241	2,516	0	0	0	0
RELIANCE INS CO	2,317,594	575,452	30,302	26,965	13,113	13,830
REPUBLIC FRANKLIN INS CO	32,616	7,561	0	1	90	32
REPUBLIC INS CO	537,257	148,140	1,854	2,600	1,225	195
REPUBLIC MORTGAGE INS CO	134,055	53,284	12	17	6	5
REPUBLIC WESTERN INS CO	256,102	61,693	253	174	76	138
RLI INS CO	133,762	53,063	751	773	587	285
ROYAL EXCHANGE ASSURANCE OF AMER INC	34,489	13,810	476	390	119	123
ROYAL INDEMNITY CO	605,532	136,725	5,106	4,618	2,540	1,947
ROYAL INS CO OF AMERICA	1,399,902	321,805	56,633	58,910	24,855	30,704
SAFECO INS CO OF AMERICA	1,267,762	307,958	26,920	25,266	11,914	13,862
SAFECO INS CO OF IL	121,388	34,995	0	0	0	0
SAFECO TITLE INS CO	115,175	61,323	4,734	4,639	192	-51
SAFEGUARD INS CO	246,344	70,210	229	505	736	53
SAINT PAUL FIRE AND MARINE INS CO	6,018,887	942,135	42,439	40,174	18,089	23,295
SAINT PAUL GUARDIAN INS CO	14,841	14,841	318	507	651	358
SAINT PAUL MERCURY INS CO	28,998	27,947	8,126	9,238	6,157	873
SAN FRANCISCO REINSURANCE CO	142,286	38,052	0	0	0	0
SEABOARD SURETY CO	138,735	57,740	1,528	1,109	130	149
SECURITY I C OF HARTFORD	291,351	109,323	309	358	144	40
SELECT INS CO	116,553	22,835	186	155	247	294
SIGNET REINS CO	98,380	42,745	0	0	0	0
SIRIUS REINS CORP	80,265	23,971	0	0	0	0
SKANDIA AMERICA REINS CORP	842,514	269,252	0	0	0	0
SOUTH CAROLINA INS CO	283,645	80,318	211	226	0	13
STANDARD FIRE INS CO	766,662	171,630	32,001	27,961	19,099	23,008
STANDARD GUARANTY INS CO	61,980	21,467	0	0	0	0
STATE FARM FIRE AND CASUALTY CO	6,730,654	2,291,515	168,862	159,426	86,447	88,027
STATE FARM GENERAL INS CO	62,258	15,578	11,233	11,143	6,935	6,568
STEWART TITLE GUARNTY CO	96,595	44,392	440	406	5	-13
STONEWALL INS CO	237,481	65,684	2,665	3,049	1,745	531
SUMMIT FIDELITY & SURETY CO	51,918	12,624	422	481	314	493
SUN INS CO OF NEW YORK	62,796	39,089	3,147	2,647	314	1,265
TEACHERS INS CO	202,267	112,771	0	0	0	0
TEXAS FIRE AND CASUALTY CO.[20]	0	0	0	0	0	0
TICOR INDEMNITY CO	8,612	5,545	6	14	0	12
TICOR TITLE INS CO	160,939	69,358	5,242	5,019	29	47
TITLE INS CO OF MINNESOTA	102,837	32,662	3,843	3,687	49	29
TITLE USA INS CORP OF NY	19,906	4,780	947	913	43	40
TMIC INS CO, INC.[21]	347,470	-56,923	1,148	1,297	677	1,929
TOA-RE INS CO OF AMERICA	41,456	20,928	0	0	0	0
TOWER INS CO INC	53,245	14,989	1	2	1	1
TRANS PACIFIC INS CO	14,250	5,777	23	21	0	7
TRANSAMERICA INDEMNITY CO	13,278	12,550	0	0	0	0
TRANSAMERICA INS CO	1,722,807	399,453	4,798	4,180	2,496	2,074
TRANSAMERICA PREMIER INS CO	238,875	74,169	5,978	6,306	1,234	1,089
TRANSAMERICA TITLE INS CO	98,903	49,735	12,377	11,850	262	343
TRANSATLANTIC REINSURANCE CO	740,272	111,941	0	0	0	0
TRANSCONTINENTAL INS CO	302,159	58,365	3,164	5,474	2,257	-122
TRANSIT CASUALTY CO[22]	0	0	0	0	0	0
TRANSPORT INS CO	257,657	36,599	1,957	1,984	1,613	2,979
TRANSPORTATION INS CO	143,459	24,068	33,771	33,587	10,414	18,352
TRAVELERS IND CO	7,050,030	1,154,162	44,046	58,173	28,612	38,574
TRAVELERS IND CO OF AMERICA	252,041	46,413	1,741	1,417	2,983	776
TRAVELERS IND CO OF ILL	84,777	15,983	0	0	0	0
TRAVELERS IND CO OF RHODE ISLAND	759,170	151,466	6,686	6,385	1,967	4,709
TRAVELERS INS CO	27,210,137	1,068,330	21,578	21,046	13,685	23,914
TRINITY UNIVERSAL INS CO	785,928	515,637	0	1	0	0
TWIN CITY FIRE INS CO	158,096	47,268	23,999	22,164	12,856	15,133
U.S. MORTGAGE INS CO	20,286	7,024	0	0	0	0
ULICO CASUALTY CO	33,730	25,267	291	134	0	61
UNIGARD INS CO	27,094	13,255	62	71	9	2
UNIGARD SECURITY INS CO	447,361	92,247	1,312	1,354	1,386	369
UNION INDEMNITY INS CO OF NY[23]	0	0	0	0	0	0

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UNIONE OTALIANA REINS CO OF AMER	84,312	20,210	0	0	0	0
UNITED CASUALTY INS CO OF AMERICA	34,547	24,995	1,228	1,221	400	530
UNITED EQUITABLE INS CO	80,911	12,755	2,152	3,251	2,862	1,691
UNITED FINANCIAL CASUALTY CO	16,189	9,031	0	0	0	0
UNITED FIRE INS CO	9,812	3,331	22	20	10	10
UNITED GUARANTY COMMERCIAL I C OF IA	22,393	9,775	0	5	0	50
UNITED GUARANTY RESIDENTL I C OF IA	408,338	208,802	715	734	1,057	1,083
UNITED GUARANTY RESIDENTL I C OF NC	67,120	50,000	119	95	34	39
UNITED PACIFIC INS CO	277,162	83,296	6,869	7,178	6,183	5,914
UNITED SECURITY INS CO	37,243	10,591	7	50	738	-316
UNITED STATES FID & GUARANTY CO	7,025,483	1,239,905	57,383	52,394	23,367	27,224
UNITED STATES FIRE INS CO	2,881,055	469,148	27,921	24,932	13,064	10,825
UNITED STATES LIAB INS CO	96,163	47,873	806	790	463	653
UNIVERSAL REINSURANCE CORPORATION	152,815	3,682	0	0	459	-374
UNIVERSAL SURETY CO	15,612	10,195	0	0	0	0
UNIVERSAL TITLE INS CO	4,929	1,900	7	7	7	-44
UNIVERSAL UNDERWRITERS INS CO	527,700	160,098	10,347	10,324	3,480	6,778
USAA CASUALTY INS CO	530,173	176,147	2,486	2,229	1,567	1,774
UTAH HOME FIRE INS CO	41,952	21,509	0	0	111	69
VALIANT INSURANCE COMPANY	17,650	16,527	61	37	24	3
VALLEY FORGE INS CO	250,765	48,298	16,464	14,942	8,794	10,052
VANGUARD INS CO	15,638	13,703	9,836	8,451	4,469	5,873
VEREX ASSURANCE INCORPORATED	484,640	144,627	2,230	2,223	978	1,038
VICTORY REINS CO OF AMERICA	27,234	11,921	0	0	0	0
VIGILANT INS CO	495,037	93,780	2,820	2,934	7,505	1,950
VIRGINIA SURETY CO	333,753	120,091	2,884	3,226	2,349	3,104
WARNER INS CO	3,547	3,240	0	0	0	0
WAUSAU UNDERWRITERS INS CO	110,337	20,099	15,703	15,192	10,990	12,468
WEST AMERICAN INS CO	1,208,892	423,332	17,238	17,852	9,592	7,484
WESTCHESTER FIRE INS CO	1,289,184	198,284	6,956	5,124	2,914	2,453
WESTERN CASUALTY AND SURETY CO	570,155	164,277	10,045	10,450	7,506	7,797
WESTERN EMPLOYERS INS CO	264,127	7,641	241	854	1,140	4,344
WESTERN FIRE INS CO	348,438	137,209	12,332	12,363	7,430	9,506
WESTERN SURETY CO	77,548	11,576	1,313	1,017	154	223
WESTFIELD INS CO	282,682	93,947	24,542	24,508	13,798	18,562
WESTFIELD NATIONAL INS CO	79,440	32,263	0	0	0	0
WISCONSIN MORTGAGE ASSUR CORP [24]	70,955	-217,345	7,694	9,569	8,437	4,894
WMBIC INDEMNITY CORP [25]	73,214	59,537	0	0	16	55
WORLDWIDE UNDERWRITERS INS CO	109,785	56,504	0	0	0	0
YASUDA FIRE & MARINE INS CO OF AM	93,046	31,105	446	297	165	94
YOSEMITE INS CO	57,845	28,370	0	0	0	0
ZURICH AMERICAN INS CO OF ILLINOIS	23,402	9,066	0	0	1,554	197
ZURICH REINS CO OF NEW YORK	44,738	23,545	0	0	0	0
SUB-TOTALS	266,469,166	61,727,076	3,031,605	2,889,936	1,596,488	1,780,304

SUMMARY OF FINANCIAL CONDITION AND MICHIGAN PREMIUMS AND LOSSES

PROPERTY AND LIABILITY INSURANCE
FOREIGN AND ALIEN COMPANIES
(IN THOUSANDS OF DOLLARS)

COMPANY NAME	TOTAL ADMITTED ASSETS	CAPITAL AND SURPLUS	MICHIGAN TOTAL DIRECT PREM WRITTEN	MICHIGAN TOTAL DIRECT PREM EARNED	MICHIGAN TOTAL DIRECT LOSS PAID	MICHIGAN TOTAL DIRECT LOSS INCURRED
ALIEN COMPANIES						
ALLIANCE ASSURANCE CO LIMITED US BR	147,401	41,525	2	0	0	0
COLONIA INS CO	60,799	20,767	1,000	870	111	810
FRANKONA REINSURANCE CO	59,461	20,231	0	0	0	0
GENERAL INS CO OF TRIESTE AND VENICE	97,930	28,252	336	318	0	30
GERLING GLOBAL REINS CORP	122,449	32,441	0	0	0	0
GREAT LAKES REINS CORP	44,296	23,523	0	0	0	0
LONDON ASSURANCE (US BRANCH)	231,727	70,872	0	0	0	1
MUNICH REINSURANCE CO (US)	756,512	214,302	0	0	0	0
NETHERLANDS INS CO	40,661	11,619	335	690	1,592	1,298
NICHIDO FIRE & MARINE INS CO, LTD	23,066	11,523	0	0	0	4
NIPPON FIRE & MARINE INS CO LTD	30,359	13,130	2	2	0	0
SEA INS CO LIMITED US BR	155,293	41,457	258	207	22	-21
SUMITOMO MARINE AND FIRE INS CO LTD	29,270	13,118	3,064	2,742	1,210	4,949
SUN INS OFFICE LIMITED US BR	252,953	66,288	366	356	110	189
SWISS REINSURANCE CO	1,027,254	241,304	0	0	0	0
TAISHO MARINE AND FIRE INS CO LTD	72,802	27,044	0	0	0	-2
TOKIO MARINE & FIRE INS CO-US BR	225,008	69,666	1,118	943	228	450
WINTERTHUR SWISS INS CO	306,824	127,581	0	0	0	0
ZURICH INS CO UNITED STATES BRANCH	1,573,837	295,662	13,633	11,560	7,295	8,024
SUB-TOTALS	5,257,902	1,370,305	20,114	17,688	10,568	15,732
GRAND TOTALS	347,517,135	89,166,755	4,104,788	3,925,357	2,197,779	2,485,951

FOOTNOTES:

1. Motor Vehicle Accident Fund
   Audit not completed.
2. Ideal Mutual Insurance Company
   Liquidation as of 02/07/85.
3. Iowa National Mutual Insurance Company
   Liquidation as of 10/10/85.
4. American Consumer Insurance Company
   Liquidation as of 03/26/86.
5. American Druggists Insurance Company
   Liquidation as of 04/30/86.
6. American Fidelity Fire Insurance Company
   Liquidation as of 03/26/86.
7. Carriers Insurance Company
   Liquidation as of 01/16/86.
8. Cherokee Insurance Company
   Liquidation as of 06/17/84.
9. Constellation Reinsurance Company
   Liquidation as of 02/24/87.
10. Eastern Indemnity Company of Maryland
    Liquidation as of 01/28/85.
11. Enterprise Insurance Company
    Liquidation as of 02/24/87.
12. Great Global Assurance Company
    Rehabilitation as of 02/07/86.
13. Huron Insurance Company
    Terminated as of 03/31/87.
14. Integrity Insurance Company
    Liquidation as of 03/25/87.
15. Midland Insurance Company
    Liquidation as of 04/03/86.
16. Mission American Insurance Company
    Order of Conservatorship as of 02/02/87.
17. Mission Insurance Company
    Liquidation as of 10/31/85.
18. Mission National Insurance Company
    Liquidation as of 02/24/87.
19. Mission Reinsurance Corporation
    Liquidation as of 02/24/87.
20. Texas Fire and Casualty Company
    Liquidation as of 11/25/86.
21. TMIC Insurance Company, Inc.
    Order of Conservatorship as of 04/10/86.
22. Transit Casualty Company
    Liquidation as of 12/03/85.
23. Union Indemnity Insurance Company of New York
    Liquidation as of 07/16/85.
24. Wisconsin Mortgage Assurance Corporation
    Liquidation as of 02/28/85.
25. WMBIC Indemnity Corporation
    Liquidation as of 06/28/85.

SUMMARY OF FINANCIAL CONDITION AND MICHIGAN PREMIUMS AND LOSSES

LIFE INSURANCE
MICHIGAN COMPANIES
(IN THOUSANDS OF DOLLARS)

COMPANY NAME	TOTAL ADMITTED ASSETS	CAPITAL AND SURPLUS	MICHIGAN CASUALTY PREMIUMS	MICHIGAN CASUALTY LOSS INCURRED	MICHIGAN LIFE PREMIUMS	MICHIGAN LIFE LOSS PAID
MUTUAL COMPANIES						
AMERICAN COMMUNITY MUTUAL INS CO	117,105	41,083	122,074	92,816	8,894	5,942
MACCABEES MUTUAL LIFE INS CO	617,152	37,676	7,044	5,602	12,196	11,443
MUTUAL OF DETROIT INS CO	39,395	7,497	300	42	7,144	2,332
WRIGHT MUTUAL INS CO	4,378	1,370	0	0	790	147
SUB-TOTALS	778,030	87,626	129,418	98,460	29,024	19,864
STOCK COMPANIES						
ALEXANDER HAMILTON LIFE INS CO OF AM	1,554,026	116,042	2,837	2,757	56,781	20,616
AMERICAN ANNUITY LIFE INS CO	45,054	1,934	13,228	2,998	16,835	3,786
AMERICAN WAY LIFE INS CO	33,280	9,495	28,631	7,831	18,740	4,360
AMERISURE LIFE INS CO	29,870	7,572	493	436	5,786	1,446
AUTO CLUB LIFE INS CO	21,925	7,878	1,039	401	5,782	2,125
AUTO-OWNERS LIFE INS CO	212,657	27,060	159	90	12,131	6,311
C P A INSURANCE CO	4,085	2,419	0	0	4	0
CADILLAC LIFE INS CO	6,891	2,410	310	121	323	506
CHRYSLER LIFE INS CO	83,316	16,773	5,785	2,672	4,629	1,151
F.B. ANNUITY CO	160,635	7,790	0	0	24,081	7,394
FARM BUREAU LIFE INS CO OF MICHIGAN	238,399	46,670	0	0	34,092	21,817
FINANCIAL INVESTORS LIFE INS CO	81,014	10,103	9,047	4,880	7,387	3,485
FORD LIFE INS CO	186,660	37,686	4,748	2,277	4,003	1,315
FOREMOST LIFE INS CO	74,395	26,427	11,958	9,138	3,881	1,208
IBA HEALTH AND LIFE ASSR CO	3,088	1,489	4,091	2,615	223	1
JACKSON NATIONAL LIFE INS CO	2,297,510	171,860	0	0	106,736	24,095
LEAGUE LIFE INS CO	56,340	18,851	11,556	7,375	29,370	19,664
LOYALTY LIFE INS CO	130,517	17,321	34	11	1,867	669
MACCABEES LIFE & ANNUITY CO	159,674	9,155	0	0	18,485	2,872
MANUFACTURERS LIFE INS CO OF MI	44,424	44,326	0	0	0	0
MID AMERICA LIFE ASSURANCE CO	24,640	3,667	9,925	4,407	10,226	3,671
NATIONAL RETIREMENT INS CO	3,027	1,515	809	676	1,060	375
PHF LIFE INS COMPANY	164,403	27,509	9,225	7,018	7,588	2,909
SECURITY TRUST LIFE INS CO OF AMER	51,959	41,024	0	0	264	35
VISTA LIFE INS CO	40,976	9,381	384	161	332	48
SUB-TOTALS	5,708,765	666,357	114,259	55,864	370,606	129,859
ALIEN COMPANIES						
CANADA LIFE ASSURANCE CO US BR	1,108,012	6,108	4,233	4,160	7,516	11,620
CONFEDERATION LIFE INS CO US BR	1,363,043	42,803	5,532	5,118	15,856	4,749
CROWN LIFE INS CO US BR	3,254,891	12,215	3,880	2,756	7,109	6,879
GREAT WEST LIFE ASSURANCE CO US BR	4,865,047	69,755	6,317	3,628	67,019	65,790
IMPERIAL LIFE ASR CO OF CANADA US BR	12,833	1,533	121	87	281	296
MANUFACTURERS LIFE INS CO US BR	6,630,149	222,849	45	-311	23,388	46,414
MERCANTILE & GENERAL REINS CO PLC	94,723	11,506	0	0	0	0
MONTREAL LIFE INS CO	8,103	8,091	0	0	2,154	183
MUTUAL LIFE ASSUR. CO OF CANADA	9,080	576	0	0	0	0
NORTH AMERICAN LIFE ASSURANC C US BR	389,803	5,451	1,492	1,490	4,127	8,724
NORTHERN LIFE ASR CO OF CANADA US BR	14,032	1,216	6	0	398	689
SUN LIFE ASSURANCE CO OF CANADA	1,821,169	3,433	3,242	2,739	14,056	13,932
SUB-TOTALS	19,570,885	385,536	24,626	19,657	141,904	159,276
NON-PROFIT ASSOCIATIONS						
ASSOCIATED MUTUAL HOSP. SERV OF MI	1,042	615	838	342	24	13
BLUE CROSS AND BLUE SHIELD OF MICH	1,444,533	404,402	3,905,534	3,648,854	0	0
DELTA DENTAL PLAN OF MICHIGAN INC	101,954	64,641	216,840	202,010	0	0
LOCOMOTIVE ENGINEER & CONDUCTORS MUT	4,618	3,118	0	0	1	1
MICHIGAN DENTAL PLAN INC	403	-327	12	10	0	0
SUB-TOTALS	1,552,550	472,449	4,123,224	3,851,216	25	14
GRAND TOTALS	27,610,230	1,611,968	4,391,527	4,025,197	541,559	309,013

SUMMARY OF FINANCIAL CONDITION AND MICHIGAN PREMIUMS AND LOSSES

LIFE INSURANCE
FOREIGN AND ALIEN COMPANIES
(IN THOUSANDS OF DOLLARS)

COMPANY NAME	TOTAL ADMITTED ASSETS	CAPITAL AND SURPLUS	MICHIGAN CASUALTY PREMIUMS	MICHIGAN CASUALTY LOSS INCURRED	MICHIGAN LIFE PREMIUMS	MICHIGAN LIFE LOSS PAID
MUTUAL COMPANIES						
ACACIA MUTUAL LIFE INS CO	808,316	81,983	4	0	676	813
AMERICAN MUT LIFE INS CO	389,359	85,455	10	11	3,375	726
AMERICAN REPUBLIC INS CO	195,164	42,031	508	379	642	267
AMERICAN UNITED LIFE INS CO	2,689,646	99,433	2,407	1,678	10,013	6,305
BANKERS LIFE INS CO OF NEBRASKA	1,057,858	85,681	1,901	1,464	1,932	1,793
BANKERS MUTUAL LIFE INS CO	78,656	10,969	0	0	1,472	657
BENEFIT TRUST LIFE INS CO	278,118	39,807	8,634	7,220	952	553
BERKSHIRE LIFE INS CO	535,147	32,929	60	1	620	919
BOSTON MUTUAL LIFE INS CO	218,991	30,021	172	116	323	282
CENTRAL LIFE ASSURANCE CO	1,669,429	108,296	848	518	4,444	2,514
CENTRAL STATES H & LIFE CO OF OMAHA	101,283	24,999	101	30	20	1
CENTURY LIFE OF AMERICA	903,418	63,703	37	8	3,371	1,631
CHICAGO METROPOLITAN MUT ASSUR. CO	56,369	3,193	0	0	0	0
CHRISTIAN MUTUAL LIFE INS CO	35,709	4,263	0	0	176	196
COLUMBIAN MUTUAL LIFE INS CO	208,767	14,156	0	3	21	1
COMMERCIAL TRAVELERS MUT INS CO	19,566	6,142	51	5	0	0
CONNECTICUT MUTUAL LIFE INS CO	8,934,017	385,024	1,104	320	16,392	12,545
CUNA MUTUAL INS SOCIETY	728,576	179,268	1,165	976	5,373	4,017
EDUCATORS MUTUAL LIFE INS CO	93,115	15,739	2	0	3	0
EMPLOYEES LIFE CO	30,781	4,737	10	4	26	21
EQUITABLE LIFE ASSUR SOC OF THE US	48,577,698	1,306,662	12,462	9,816	135,696	90,926
FARMERS & TRADERS LIFE INS CO	160,274	11,636	25	8	232	77
FEDERAL LIFE INS CO (M)	165,109	27,177	23	9	469	459
FIDELITY LIFE ASSOCIATION	239,613	84,661	0	0	151	244
FIDELITY MUTUAL LIFE INS CO	1,026,030	38,897	108	77	2,360	1,692
GENERAL AMERICAN LIFE INS CO	3,778,836	158,804	4,018	4,261	11,514	4,439
GOLDEN STATE MUTUAL LIFE INS CO	116,333	6,275	100	51	1,012	403
GUARANTEE MUTUAL LIFE CO	505,420	45,531	1,604	842	5,355	2,623
GUARANTEE TRUST LIFE INS CO	119,595	21,007	3,724	2,944	1,076	612
GUARDIAN LIFE INS CO OF AMERICA	3,691,576	388,925	14,430	10,751	3,620	2,177
HOME LIFE INS CO	3,064,892	128,802	1,496	1,341	8,250	6,918
ILLINOIS MUTUAL LIFE AND CASUALTY CO	214,670	26,679	1,119	715	378	48
INDIANAPOLIS LIFE INS CO	688,923	65,375	237	204	3,944	4,084
INDUSTRIAL CASUALTY INS CO	22,870	11,641	10	2	1	1
INTER-AMERICAN INS CO OF IL	54,811	12,075	125	0	2,071	45
IOWA STATE TRAVELERS MUTUAL ASSUR CO [1]	0	0	0	0	0	0
JOHN HANCOCK MUTUAL LIFE INS CO	27,213,497	1,005,063	12,774	16,158	103,035	113,851
LAFAYETTE LIFE INS CO	328,719	31,447	593	248	3,852	3,469
MASS MUTUAL LIFE INS CO	18,027,848	1,030,842	9,559	8,939	69,482	38,902
METROPOLITAN LIFE INS CO	81,581,350	2,808,362	32,705	65,537	190,009	35,501
MIDLAND MUTUAL LIFE INS CO	496,816	41,470	54	141	4,485	1,918
MINISTERS LIFE-A MUTUAL LIFE INS CO	155,235	15,142	299	282	710	302
MINNESOTA MUTUAL LIFE INS CO	3,608,823	129,586	3,796	2,926	24,627	12,125
MUTUAL BENEFIT LIFE INS CO	9,837,863	331,571	33,444	44,885	25,205	32,300
MUTUAL LIFE INS CO OF NEW YORK	11,248,982	508,738	3,482	1,830	14,611	13,727
MUTUAL OF AMERICA LIFE INS CO	3,435,530	151,455	616	371	2,250	6,527
MUTUAL OF OMAHA INS CO	2,105,396	527,156	24,955	17,602	0	9
MUTUAL SECURITY LIFE INS CO	637,227	15,293	1,188	908	5,834	3,004
MUTUAL SERVICE LIFE INS CO	412,058	28,131	551	487	764	551
MUTUAL TRUST LIFE INS CO	391,975	35,806	100	-31	2,035	1,230
NATIONAL GUARDIAN LIFE INS CO	303,872	24,868	15	13	721	550
NATIONAL LIFE INS CO	3,390,588	161,512	1,470	1,158	10,928	7,502
NATIONAL MASONIC PROVIDENT ASSOC	4,380	1,217	30	35	13	15
NATIONAL TRAVELERS LIFE CO	214,401	22,304	227	69	1,339	489
NEW ENGLAND MUTUAL LIFE INS CO	12,827,256	544,800	2,915	1,498	27,998	15,873
NEW YORK LIFE INS CO	29,793,627	1,761,384	17,716	13,877	39,887	49,447
NORTH CAROLINA MUTUAL LIFE INS CO	214,539	21,504	41	50	1,076	845
NORTHWESTERN M LIFE INS CO	20,187,343	853,351	5,897	2,792	99,272	41,188
OHIO NATIONAL LIFE INS CO	1,322,210	82,891	512	256	5,476	5,353
PACIFIC MUTUAL LIFE INS CO	5,515,535	217,839	977	1,360	12,623	7,971
PAN AMERICAN LIFE INS CO	1,190,888	88,334	21	0	157	446
PENN MUTUAL LIFE INS CO	3,841,006	178,657	331	10	6,759	13,025
PHOENIX MUTUAL LIFE INS CO	4,719,181	210,186	5,237	3,759	13,580	6,602
PHYSICIANS MUTUAL INS CO	327,133	125,260	5,397	3,176	0	0
PRESBYTERIAN MINISTERS FUND	348,724	39,412	0	0	961	578
PRINCIPAL MUTUAL LIFE INS CO	16,993,647	586,251	7,953	6,248	36,231	19,521
PROTECTED HOME MUTUAL LIFE INS CO	71,990	4,657	12	8	236	203
PROVIDENT MUTUAL LIFE I C OF PHILADE	2,529,812	160,095	5,754	3,057	3,279	3,183
PRUDENTIAL INS CO OF AMERICA	103,317,115	3,205,224	73,406	64,350	120,677	176,016
SECURITY BENEFIT LIFE INS CO	1,459,007	51,046	91	59	1,241	1,227
SECURITY MUTUAL LIFE INS CO OF NY	581,601	22,963	93	28	638	1,949
SHENANDOAH LIFE INS CO	328,194	22,291	63	7	664	292
STATE LIFE INS CO	162,778	15,057	111	78	1,232	633
STATE MUTUAL LIFE ASSURANCE CO OF AM	3,892,135	3,892,135	5,504	4,623	4,781	6,190
UNION CENTRAL LIFE INS CO	2,275,347	117,031	303	196	3,142	4,571
UNITY MUTUAL LIFE INS CO	370,443	16,399	1	0	33	11
WESTERN AND SOUTHERN LIFE INS CO	3,365,027	546,559	379	823	10,971	21,712

SUMMARY OF FINANCIAL CONDITION AND MICHIGAN PREMIUMS AND LOSSES

LIFE INSURANCE
FOREIGN AND ALIEN COMPANIES
(IN THOUSANDS OF DOLLARS)

COMPANY NAME	TOTAL ADMITTED ASSETS	CAPITAL AND SURPLUS	MICHIGAN CASUALTY PREMIUMS	MICHIGAN CASUALTY LOSS INCURRED	MICHIGAN LIFE PREMIUMS	MICHIGAN LIFE LOSS PAID
WOODMEN ACCIDENT AND LIFE CO	346,194	32,565	3,233	2,281	2,101	1,535
WORLD INS CO	97,064	8,330	92	26	88	174
SUB-TOTALS	460,931,281	23,326,330	318,492	313,804	1,028,910	1,113,461
STOCK COMPANIES						
ACACIA NATIONAL LIFE INS CO	164,762	19,335	0	0	84	32
ACADEMY LIFE INS CO	186,978	21,999	251	178	722	723
ADJUSTABLE LIFE INS CO	5,915	5,822	0	0	0	0
AETNA LIFE INS AND ANNUITY CO	5,610,053	153,355	1,468	247	9,534	5,391
AETNA LIFE INS CO	42,957,155	1,032,978	72,244	51,006	51,569	90,900
AETNA LIFE INS CO OF AMERICA	6,446	6,350	0	0	0	0
AETNA LIFE INS CO OF ILLINOIS	92,165	31,096	15	43	23	104
AIG LIFE INS CO	863,804	32,439	1,476	629	2,470	1,157
ALL AMERICAN LIFE INS CO	932,638	95,678	80	116	4,210	4,707
ALLIANCE LIFE INS CO	33,003	4,227	6	0	9	30
ALLIED LIFE INS CO	79,237	13,165	0	0	5	2
ALLSTATE LIFE INS CO	3,789,407	355,024	7,697	4,049	14,440	5,585
AM LIFE INS CO	48,917	18,637	24	5	37	13
AMALGAMATED LABOR LIFE INS CO	17,688	4,543	1,635	1,712	141	58
AMALGAMATED LIFE AND HEALTH INS CO	8,600	4,322	47	42	0	0
AMERICAN AGENCY LIFE INS CO	112,616	26,244	1	0	3,526	535
AMERICAN BANKERS LIFE ASSUR CO OF FL	417,292	54,176	3,199	1,723	5,959	2,674
AMERICAN CENTURION LIFE & ACC ASSUR	7,977	7,572	0	0	0	0
AMERICAN CHAMBERS LIFE INS CO	27,300	9,331	0	0	0	0
AMERICAN CONTINENTAL LIFE INS CO	11,295	3,685	0	0	0	0
AMERICAN ENTERPRISE LIFE INS CO	7,400	7,372	0	0	0	0
AMERICAN FAM LIFE ASSUR CO OF COLUMB	2,593,499	257,392	17,486	9,740	267	74
AMERICAN FAM LIFE INS CO	459,308	76,225	0	0	140	37
AMERICAN FID LIFE INS CO	218,967	27,536	0	0	302	76
AMERICAN FOUNDERS LIFE INS CO	209,011	22,062	0	0	409	31
AMERICAN FRANKLIN LIFE INS CO	4,801	4,015	0	0	0	0
AMERICAN GENERAL GROUP INS CO	285,828	101,815	2,837	1,271	763	454
AMERICAN GENERAL LIFE & ACC INS CO	3,362,383	536,757	1,292	1,105	18,429	12,240
AMERICAN GENERAL LIFE INS CO OF DEL	1,316,903	190,955	29	12	1,457	1,858
AMERICAN GENERAL LIFE INS CO OF NY	396,766	43,235	3	3	33	49
AMERICAN HEALTH & LIFE INS CO	550,841	64,182	1,462	1,562	1,518	495
AMERICAN HERITAGE LIFE INS CO	325,298	27,946	341	281	259	107
AMERICAN INCOME LIFE INS CO	326,636	50,575	948	517	4,054	1,394
AMERICAN INTERNATL LIFE ASR CO OF NY	85,550	26,554	2	14	1,171	1,762
AMERICAN INVESTORS LIFE INS CO	354,358	44,822	0	0	10,340	325
AMERICAN LIFE AND CAS INS CO	62,955	32,262	0	0	12,065	100
AMERICAN LIFE INS CO OF NEW YORK	67,731	15,187	6	4	29	23
AMERICAN MERCHANTS LIFE INS CO	16,230	4,635	0	0	5	20
AMERICAN NATIONAL INS CO	3,248	729,739	182	316	4,322	3,499
AMERICAN NATIONAL LIFE INS CO OF TEX	39,487	18,716	0	0	1	0
AMERICAN OLD LINE LIFE INS CO	8,351	5,568	0	0	0	0
AMERICAN PHYSICIANS LIFE INS CO	34,665	4,402	30	0	139	0
AMERICAN STATES LIFE INS CO	173,565	36,502	544	341	2,597	824
AMERICAN TRANSCONTINENTAL LIFE IN CO	6,363	4,874	0	0	0	0
AMEX LIFE ASSURANCE CO	754,525	209,701	3,779	642	2,632	1,397
AMICA LIFE INS CO	56,726	15,905	0	0	75	0
AMICARE INS CO	15,178	9,177	13	-3	1	0
AMOCO LIFE INS CO	118,452	8,786	305	33	1,730	199
ANCHOR NATIONAL LIFE INS CO	1,756,049	66,746	0	0	775	8,685
APPALACHIAN NATIONAL LIFE INS CO	55,793	9,605	0	0	3	0
ARCADIA NATIONAL LIFEs INS CO	53,402	16,987	0	2	2	0
ARGUS LIFE INS CO	14,588	2,659	0	0	0	0
ASSOCIATES LIFE INS CO	27,591	10,085	136	122	275	200
ASSOCIATION LIFE INS CO INCORPORATED	149,859	43,317	2,868	1,797	199	34
ATLANTA LIFE INS CO	123,211	29,889	35	2	79	49
BANKERS LIFE AND CASUALTY CO	1,289,559	133,135	43,433	34,390	11,654	7,091
BANKERS LIFE AND CASUALTY CO OF NY	96,347	13,864	0	0	4	2
BANKERS LIFE ASSURANCE CO OF NEB.	8,446	8,316	0	0	0	0
BANKERS NATIONAL LIFE INS CO	402,185	51,967	2	1	1,801	1,557
BANKERS SECURITY LIFE INS SOCIETY	246,222	24,448	21	3	701	402
BANKERS UNITED LIFE ASSUR CO	367,719	38,202	75	37	45	18
BANNER LIFE INS CO	373,771	96,478	1	3	389	85
BCS LIFE INS CO	74,073	36,307	56,437	42,693	306	441
BELL NATIONAL LIFE INS CO	5,376	4,315	0	0	0	0
BENEFICIAL LIFE INS CO	597,251	65,201	1	2	164	108
BENEFICIAL STANDARD LIFE INS CO	635,882	52,062	157	145	171	567
BEST LIFE ASSURANCE CO OF CAL	9,066	3,322	119	44	5	10
BRADFORD NATIONAL LIFE INS CO	76,422	9,845	19	0	1,016	533
BUSINESS MENS ASSURANCE CO OF AMER	922,455	155,198	679	278	1,647	997
CALIFORNIA LIFE INS CO	0	0	0	0	0	0
CALIFORNIA WESTERN STATES LIFE INS C	975,671	115,436	3	0	42	79

SUMMARY OF FINANCIAL CONDITION AND MICHIGAN PREMIUMS AND LOSSES

LIFE INSURANCE
FOREIGN AND ALIEN COMPANIES
(IN THOUSANDS OF DOLLARS)

COMPANY NAME	TOTAL ADMITTED ASSETS	CAPITAL AND SURPLUS	MICHIGAN CASUALTY PREMIUMS	MICHIGAN CASUALTY LOSS INCURRED	MICHIGAN LIFE PREMIUMS	MICHIGAN LIFE LOSS PAID
CAPITOL AMERICAN LIFE INS CO	69,104	22,948	11	0	0	0
CAPITOL LIFE INS CO	1,871,813	71,151	0	13	6,910	13,769
CARILLON LIFE INS. CO.	7,803	6,507	0	0	0	0
CELINA NATIONAL LIFE INS CO	13,528	5,698	50	19	50	0
CELTIC LIFE INS CO	82,481	25,174	876	571	294	225
CENTENNIAL LIFE INS CO	79,996	6,529	510	355	108	15
CENTRAL NATIONAL LIFE IN CO OF OMAHA	437,422	214,014	744	294	342	123
CENTRAL RESERVE LIFE OF N. AMERICA	41,352	15,173	7,427	4,965	447	242
CENTRAL UNITED LIFE INS CO	40,059	6,242	0	0	17	6
CENTURION LIFE INS COMPANY	294,760	113,143	0	0	0	0
CENTURY LIFE INS CO	179,857	1,102	0	0	167	41
CERTIFIED LIFE INS CO	108,379	35,125	30	15	3	10
CHARTER NATIONAL LFE INSURANCE CO	620,660	27,931	2	2	1,364	1,911
CHESAPEAKE LIFE INS CO	51,988	5,048	0	0	114	63
CIGNA LIFE INS CO	5,689	5,106	407	331	0	0
CM LIFE INS CO	222,401	11,616	0	0	3,580	36
CNA LIFE AND ANNUITY CO	15,842	15,637	0	0	0	0
COLLEGE LIFE INS CO OF AMERICA	238,515	33,985	21	14	709	886
COLOGNE LIFE REINS CO	171,721	39,828	0	0	0	0
COLONIAL LIFE AND ACCIDENT INS CO	271,580	79,847	917	434	158	45
COLONIAL LIFE INS CO OF AMERICA	448,047	43,048	1,183	768	197	199
COLONIAL PENN LIFE INS CO	534,976	130,569	4,008	2,985	4,511	1,793
COLORADO BANKERS LIFE INS CO	20,934	8,457	0	0	27	616
COLUMBIA NATIONAL LIFE INS CO	77,540	8,478	15	18	262	113
COLUMBUS MUTUAL LIFE INS CO	795,025	77,466	129	58	20,156	6,633
COLUMBUS SECURITY LIFE INS CO	7,125	5,570	0	0	29	0
COMBINED AMERICAN LIFE INS CO	24,776	10,199	379	217	0	0
COMBINED INS CO OF AMERICA	1,536,405	398,039	17,427	7,426	3,307	1,869
COMMERCIAL LIFE INS CO	1,236,895	106,649	197	50	3,179	2,934
COMMERCIAL UNION LIFE INS CO OF AM	244,466	22,941	86	33	202	250
COMMUNITY NATIONAL ASSURANCE CO	4,846	4,700	0	0	0	0
COMPANION LIFE INS CO	18,078	6,060	0	0	7	0
CONFEDERATION LIFE INS AND ANN CO	17,194	7,811	0	0	1,065	0
CONGRESS LIFE INS CO	12,902	6,968	0	0	1	0
CONNECTICUT GENERAL LIFE INS CO	24,806,504	1,273,933	12,695	23,653	68,123	23,410
CONNECTICUT NATIONAL LIFE INS CO	245,926	29,852	141	31	1,326	307
CONSOLIDATED NATIONAL LIFE INS CO	4,153	3,221	0	0	366	8
CONSTITUTION LIFE INS CO	333,359	46,618	0	0	1,815	214
CONSUMER BENEFIT LIFE INS CO	23,796	11,148	0	0	0	0
CONSUMERS UNITED INS CO	43,204	3,912	355	257	14	44
CONTINENTAL AMERICAN LIFE INS CO	342,124	58,753	755	344	451	241
CONTINENTAL ASSURANCE CO	5,601,469	520,681	14,993	16,979	6,248	10,062
CONTINENTAL GENERAL INS CO	50,120	13,647	5	12	13	1
CONTINENTAL LIFE & ACCIDENT CO	67,447	30,936	2	3	3	0
CONTINENTAL WESTERN LIFE INS CO	127,866	16,820	17	0	5,473	837
CREDIT LIFE INS CO	222,158	11,921	4,153	3,161	3,988	3,027
CROWN AMERICA LIFE INS CO	66,245	22,652	0	0	3,993	0
CUDIS INS SOCIETY	312,785	96,484	3,748	4,188	0	0
CUMBERLAND LIFE INS CO	506,196	163,403	0	2	26	0
DELAWARE AMERICAN LIFE INS CO	57,825	12,422	0	2	683	133
DEPENDABLE LIFE INS CO	29,286	4,075	22	102	242	1,961
DIAMOND BENEFITS LIFE INS CO	7,853	4,420	92	48	63	20
DREYFUS CONSUMER LIFE INS CO	7,271	7,063	0	0	0	0
DREYFUS LIFE INS CO	13,337	8,122	0	0	1	0
DURHAM LIFE INS CO	509,163	73,409	662	781	863	443
E.F. HUTTON LIFE INS CO	2,678,575	98,813	0	0	10,293	8,852
EMPLOYERS HEALTH INSURANCE COMPANY	288,041	121,055	15,799	13,539	642	128
EMPLOYERS LIFE INS CO OF WAUSAU	518,617	25,668	19	101	2,043	2,153
EMPLOYERS MODERN LIFE CO	49,231	6,189	25	33	271	132
EMPLOYERS REASSURANCE CORP	915,325	266,683	6	0	585	439
EQUITABLE LIFE INS CO	421,422	101,511	1	0	180	99
EQUITABLE LIFE INS CO OF IOWA	1,336,323	100,557	79	75	4,786	4,880
EQUITABLE OF COLORADO	43,021	14,009	0	0	844	0
EQUITABLE VARIABLE LIFE INS CO	5,073,363	277,876	0	0	68,999	18,399
EXECUTIVE FUND LIFE INS CO	71,957	14,908	200	346	5	3
EXECUTIVE LIFE INS CO	9,870,910	269,967	0	0	17,178	3,440
EXECUTIVE LIFE INS CO OF NEW YORK	3,288,487	54,677	0	0	11,234	20,117
FAMILY GUARDIAN LIFE INS CO.	147,346	92,884	0	0	0	0
FAMILY LIFE INS CO	911,078	58,620	97	71	26,793	1,270
FARMERS NEW WORLD LIFE INS CO	1,423,443	315,925	118	40	1,962	823
FEDERAL HOME LIFE INSURANCE CO	517,796	47,861	1,505	1,126	5,270	4,374
FEDERAL KEMPER LIFE ASSURANCE CO	1,267,441	68,103	0	0	15,184	2,008
FEDERATED LIFE INS CO	230,029	67,637	83	0	1,845	622
FIDELITY & GUARANTY LIFE INS CO	695,364	81,857	201	85	3,550	1,360
FIDELITY BANKERS LIFE INS CO	393,109	30,517	4	3	4,072	1,235
FIDELITY SECURITY LIFE INS CO	84,792	15,158	373	181	183	85
FIDELITY STANDARD LIFE INS CO	18,572	8,283	0	0	741	26
FIDELITY UNION LIFE INS CO	761,501	223,756	0	0	2,372	1,429
FINANCIAL ASSURANCE INCORPORATED	150,518	8,457	0	0	9	348

SUMMARY OF FINANCIAL CONDITION AND MICHIGAN PREMIUMS AND LOSSES

LIFE INSURANCE
FOREIGN AND ALIEN COMPANIES
(IN THOUSANDS OF DOLLARS)

COMPANY NAME	TOTAL ADMITTED ASSETS	CAPITAL AND SURPLUS	MICHIGAN CASUALTY PREMIUMS	MICHIGAN CASUALTY LOSS INCURRED	MICHIGAN LIFE PREMIUMS	MICHIGAN LIFE LOSS PAID
FINANCIAL BENEFIT LIFE INS CO	144,895	4,062	0	0	3,599	85
FIRST COLONY LIFE INS CO	2,084,900	157,221	0	0	15,532	10,151
FIRST CONTINENTAL LIFE & ACC INS CO	152,219	15,122	4	4	43	113
FIRST DELAWARE LIFE INS CO	75,194	6,810	0	0	72	0
FIRST INVESTORS LIFE INS CO	86,327	6,892	0	0	178	10
FIRST PENN-PACIFIC LIFE INS CO	249,131	19,002	0	0	962	331
FIRST PYRAMID LIFE INS CO OF AM	15,725	5,093	0	0	1	70
FIRST UNITED LIFE INS CO	37,121	2,814	4	0	210	440
FIRST VARIABLE LIFE INS CO	180,151	39,917	0	0	335	577
FIRSTMARK STANDARD LIFE INS CO	111,916	12,957	103	12	479	518
FLORISTS LIFE INS CO	17,932	5,591	0	0	159	101
FORETHOUGHT LIFE INS CO	10,117	-5,956	0	0	0	0
FORT DEARBORN LIFE INS CO	108,139	20,894	1,283	950	1,626	869
FRANKLIN LIFE INS CO	3,433,524	486,200	200	202	16,845	7,035
FRANKONA AMERICA LIFE REASSURANCE CO	35,740	16,693	0	0	0	0
FREEDOM LIFE INS CO OF AM	3,971	3,765	658	115	-8	19
GARDEN STATE LIFE INS CO	76,292	16,171	458	373	69	5
GENERAL AMERICAN INS CO	34,272	4,769	0	0	197	0
GENERAL AMERICAN LIFE & ANNUITY CO	62,098	6,423	0	0	0	0
GENERAL FIDELITY LIFE INS CO	81,084	47,070	0	0	0	0
GENERAL LIFE INS CORPORATION OF WISC	92,161	8,936	1	0	1,289	1,237
GENERAL REASSURANCE CORP	758,866	140,700	0	128	0	0
GENERAL SERVICES LIFE INS CO	30,372	8,633	0	0	30	2
GEORGIA INTERNATIONAL LIFE INS CO	274,291	35,580	0	0	157	222
GERBER LIFE INS CO	41,557	11,650	69	45	186	150
GERMANTOWN LIFE INS CO	10,025	6,096	0	0	2	0
GLOBE LIFE AND ACCIDENT INS CO	533,720	256,865	1,973	1,131	2,500	679
GLOBE LIFE INS CO	555,435	24,592	20,750	7,260	15,088	4,028
GNA LIFE INS CO	429,065	19,630	0	0	0	0
GOLDEN RULE INS CO	241,049	60,589	7,340	4,089	5,414	71
GREAT AMERICAN LIFE INS CO	2,124,057	88,718	12	0	45,552	6,196
GREAT AMERICAN RESERVE INS CO	589,914	71,539	48	31	40	41
GREAT COMMONWEALTH LIFE INS CO	0	0	0	0	0	0
GREAT NORTHERN INSURED ANNUITY CORP	831,875	50,127	0	0	0	0
GREAT SOUTHERN LIFE INS CO	660,964	117,000	0	39	2,695	496
GREAT WEST LIFE & ANNUITY INS CO	911,305	51,030	0	0	39,234	1,779
GROUPAMERICA INS CO	13,021	11,574	15	19	4	0
GUARANTEE AMERICAN LIFE CO	4,125	4,055	0	0	0	0
GUARANTEE RESERVE LIFE INS CO	57,220	10,372	-71	91	1,300	323
GUARANTEE SECURITY LIFE INS CO	520,134	24,891	0	0	12,998	6,556
GUARDIAN INS AND ANNUITY CO INC	665,351	68,549	0	0	6,346	858
GULF ATLANTIC LIFE INS CO	49,324	16,158	1	1	7	10
GULF LIFE INS CO	1,264,292	258,609	5	5	53	114
HARTFORD LIFE AND ACCIDENT INS CO	1,129,621	244,158	2,777	2,019	3,433	1,025
HARTFORD LIFE INS CO	2,868,516	103,586	4,218	4,905	3,403	21,874
HARTFORD VARIABLE ANNUITY LIFE INS C	1,159,936	25,839	0	0	2,976	4,480
HARVEST LIFE INS CO	109,370	11,546	5,060	1,330	15,000	2,573
HAWKEYE NATIONAL LIFE INS CO	37,245	5,343	0	0	8	2
HEALTHWIN INSURANCE COMPANY	74,475	12,328	37	10	1	1
HERITAGE LIFE INS CO	73,992	18,357	3,152	888	2,650	564
HOME LIFE FINANCIAL ASSUR CORP	143,155	21,338	0	0	1,079	335
HORACE MANN LIFE INS CO	1,337,224	210,682	87	164	5,060	2,293
HUDSON LIFE REASSURANCE CORP	27,334	13,777	0	0	0	0
HUMANA INS CO	99,804	18,180	0	0	0	0
IDS LIFE INS CO	7,301,941	201,726	974	397	68,832	19,231
INA LIFE INS CO	2,319,773	117,700	24	0	1,058	887
INDEPENDENT LIFE AND ACC INS CO	869,864	136,912	0	0	5	0
INDIANAPOLIS LIFE PENSION & INS CO	52,109	8,603	0	0	477	169
INDIVIDUAL ASSUR CO LIFE, H & ACC	15,569	5,603	3	2	66	0
INDUSTRIAL LIFE INS CO	28,015	8,730	788	291	10	4
INTEGON LIFE INS CORPORATION	486,542	76,284	0	0	489	177
INTEGRATED RESOURCES LIFE INS CO	186,322	30,912	0	0	835	49
INTEGRITY LIFE INS CO	614,275	32,569	0	0	3,673	247
INTEGRITY NATIONAL LIFE INS CO	22,072	4,109	1	0	26	18
INTER OCEAN INS CO	247,170	74,344	5,931	4,073	1,767	848
INTER-AMERICAN INS CO	52,063	14,370	874	254	3,899	1,358
INTER-STATE ASSURANCE CO	33,258	9,721	0	0	411	0
INTERCONTINENTAL LIFE INS CO	63,193	9,544	229	155	400	26
INTERFAITH LIFE INS CO	4,988	4,024	0	0	0	0
INTERNATIONAL FINANCIAL SERVICES I C	5,570	3,442	0	0	96	106
INTRAMERICA LIFE INS CO	57,840	17,498	0	1	6	1
INVESTORS FIDELITY LIFE ASSUR CORP	5,968	2,170	0	0	0	0
INVESTORS GUARANTY LIFE INS CO	69,287	17,387	0	0	174	62
INVESTORS LIFE INS CO NORTH AMERICA	991,636	58,953	0	0	1,138	14,242
INVESTORS LIFE INS CO OF NEBRASKA	47,540	15,177	0	0	132	86
ITT LIFE INS CORPORATION	655,095	130,161	209	69	3,953	1,516
ITT LYNDON LIFE INS CO	249,163	44,091	0	0	0	0
JC PENNEY LIFE INS CO	593,463	58,039	1,398	281	2,027	457

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LIFE INSURANCE
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COMPANY NAME	TOTAL ADMITTED ASSETS	CAPITAL AND SURPLUS	MICHIGAN CASUALTY PREMIUMS	MICHIGAN CASUALTY LOSS INCURRED	MICHIGAN LIFE PREMIUMS	MICHIGAN LIFE LOSS PAID
JEFFERSON NATIONAL LIFE INS CO	345,442	56,671	83	-20	4,454	1,599
JEFFERSON-PILOT LIFE INS CO	1,239,686	206,600	181	525	84	255
JOHN ALDEN LIFE INS CO	1,279,897	91,470	2,958	2,292	528	1,979
JOHN DEERE LIFE INS CO	186,234	25,904	0	0	139	7
JOHN HANCOCK VARIABLE LIFE INS CO	679,874	54,238	0	0	26,812	2,354
KANSAS CITY LIFE INS CO	1,123,077	148,385	60	54	1,575	908
KEMPER INVESTORS LIFE INS CO	3,398,707	74,090	0	0	36,274	18,555
KENTUCKY CENTRAL LIFE INS CO	631,126	39,028	9	26	1,400	175
KEYSTONE PROVIDENT LIFE INS CO	2,619,887	68,027	0	0	3,808	503
KNICKERBOCKER LIFE INS CO	49,989	7,690	10	0	1	1
LAYMEN NATIONAL LIFE INS CO	28,276	4,645	1	3	952	680
LIBERTY LIFE ASSURANCE CO OF BOSTON	924,173	46,602	1,373	1,738	876	1,100
LIBERTY LIFE INS CO	774,191	53,272	1	14	5,041	220
LIBERTY NATIONAL LIFE	2,738,966	814,003	14	20	94	154
LIFE ASSURANCE CO OF PENNSYLVANIA	100,129	12,419	753	134	730	1,856
LIFE INS CO OF CINCINNATI	78,160	25,910	0	0	511	-1
LIFE INS CO OF ILLINOIS	39,504	17,845	0	0	2	5
LIFE INS CO OF NORTH AMERICA	1,343,465	395,173	7,247	0	1,059	4,816
LIFE INS CO OF THE SOUTHWEST	400,531	32,781	7	6	7,157	1,873
LIFE INS CO OF VIRGINIA	2,256,201	202,786	283	296	12,352	10,729
LIFE INVESTORS INS CO OF AMER	1,074,569	112,408	632	333	812	326
LIFE OF BOSTON INSURANCE COMPANY	15,909	3,000	0	0	88	67
LIFE OF INDIANA INS CO	27,933	4,441	70	63	170	19
LIFE OF MID-AMERICA INS CO	8,452	4,090	57	25	0	0
LINCOLN AMERICAN LIFE INS CO	98,141	11,415	0	0	21	81
LINCOLN BENEFIT LIFE CO	299,553	27,442	1	0	24,682	146
LINCOLN INCOME LIFE INS CO	118,483	12,577	2	3	29	33
LINCOLN NATIONAL LIFE INS CO	5,232,026	406,274	34,282	28,234	11,253	28,078
LINCOLN NATIONAL LIFE RE CO	100,822	15,569	0	0	0	0
LINCOLN NATIONAL PENSION INS CO	5,105,816	146,263	0	0	9,627	10,880
LINCOLN SECURITY LIFE INS CO OF CT	8,282	5,386	0	0	25	0
LONE STAR LIFE INS CO	217,572	28,677	2,747	1,576	59	103
LOYAL AMERICAN LIFE INS CO	180,853	22,627	16	16	701	1,130
LUTHERAN BROTHERHOOD VAR IN PROD CO	9,005	8,011	1	0	0	0
MADISON NATIONAL LIFE INS CO, INC	64,189	11,690	88	32	18	20
MAIN LIFE INS CO	9,541	5,867	0	0	0	0
MAINE FIDELITY LIFE INS CO	29,958	9,194	0	0	393	367
MAMMOTH LIFE AND ACCIDENT INS CO	28,812	2,710	90	45	1,187	643
MANHATTAN LIFE INS CO	846,979	30,316	0	0	1,629	1,720
MANHATTAN NATIONAL LIFE INS CO	193,812	8,877	0	0	398	2,101
MANUFACTURERS LIFE INS CO OF AMERICA	39,159	32,857	0	0	16	0
MARQUETTE NATIONAL LIFE INS CO	319,216	20,326	0	0	0	0
MASSACHUSETTS CASUALTY INS CO	83,406	13,424	962	498	0	0
MASSACHUSETTS GENERAL LIFE INS CO	231,923	26,677	121	0	6,822	4,295
MASSACHUSETTS INDEMNITY & LIFE INS C	732,502	170,617	3,909	942	16,882	3,060
MAXICARE LIFE AND HEALTH INS CO	10,687	10,427	0	0	0	0
MBL LIFE ASSURANCE CORP	95,948	24,128	0	0	402	588
MEDICAL LIFE INS CO	12,549	5,795	0	0	0	0
MEDICO LIFE INS CO	29,714	6,089	7	1	1	1
MERCANTILE AND GENERAL LIFE REASS CO	39,768	28,436	0	0	0	0
MERIDIAN LIFE INS CO	37,989	5,948	3	3	1,110	527
MERIT LIFE INS CO	315,423	57,149	0	0	192	184
METLIFE SECURITY INS CO	629,906	45,668	0	0	0	19,078
METLIFE SECURITY INS CO OF LA	295,670	99,739	0	0	0	254
METROPOLITAN INS & ANNUITY CO	1,805,948	113,624	0	0	9,965	2,553
METROPOLITAN TOWER LIFE INS CO	25,021	17,824	0	0	46	20
MIC LIFE INS CO	251,576	20,924	913	298	556	246
MID-WEST NATIONAL LIFE INS OF TENN	22,866	7,894	0	1	4	1
MIDLAND NATIONAL LIFE INS CO	483,994	103,083	0	10	6,540	1,189
MIDWEST SECURITY LIFE INS CO	28,904	3,811	0	0	0	6
MIDWESTERN NATIONAL LIFE IN CO OF OH	44,266	4,491	0	0	26	34
MIDWESTERN UNITED LIFE INS CO	236,468	52,067	16	1	3,901	2,886
MML BAY STATE LIFE INS CO	31,379	23,438	0	0	17	3
MML LIFE INS CO	26,463	6,966	0	0	332	47
MML PENSION INS CO	156,172	31,223	0	0	189	1,534
MONARCH LIFE INS CO	3,250,284	119,693	3,683	1,869	30,742	3,121
MONTGOMERY WARD LIFE INS CO	287,657	71,258	2,373	1,106	2,127	1,276
MONUMENTAL GENERAL INS CO	126,450	32,880	2,464	1,171	1,221	419
MONUMENTAL LIFE INS CO	648,429	70,525	64	34	3,660	2,805
MONY LIFE INS CO OF AMERICA	449,467	21,174	0	0	1,115	0
MONY PENSION INS CORP	1,854,768	12,432	0	0	0	0
MOTORISTS LIFE INS CO	46,758	6,373	6	9	99	354
MUNICH AMERICAN REASSURANCE CO	86,188	22,628	0	0	0	0
NATIONAL AMERICAN LIFE INS CO OF PA	87,881	14,905	0	6	3	2
NATIONAL BENEFIT LIFE INS CO	1,572,233	32,640	372	201	2,697	1,277
NATIONAL FARMERS UNION LIFE	138,161	10,967	16	4	8	12
NATIONAL FIDELITY LIFE INS CO	398,308	30,573	39	0	1,897	1,154
NATIONAL HEALTH INS CO	26,427	12,672	174	144	1	0

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NATIONAL HERITAGE INS CO	213,473	30,971	0	0	0	0
NATIONAL HOME LIFE ASSURANCE CO	2,510,543	147,646	5,080	2,674	3,935	7,344
NATIONAL LIBERTY LIFE INS CO	156,331	48,715	88	34	28	26
NATIONAL OLD LINE INS CO	335,533	97,831	9	1	367	110
NATIONAL PENSION LIFE INS CO	8,878	6,975	0	0	0	45
NATIONAL TERM LIFE INS CO	3,047	2,878	17	6	17	0
NATIONAL WESTERN LIFE	780,603	38,896	0	0	6,963	604
NATIONWIDE LIFE INS CO	6,444,987	353,490	2,504	2,209	6,565	13,526
NATIONWIDE VARIABLE LIFE INS CO	8,839	8,560	0	0	0	0
NEW CENTURY LIFE INS CO	103,396	69,158	0	0	0	0
NEW ENGLAND GENERAL LIFE INS CO	110,573	18,001	897	271	0	0
NEW ENGLAND VARIABLE LIFE INS CO	14,424	8,689	0	0	565	0
NEW JERSEY LIFE INS CO	174,957	10,096	0	0	376	380
NEW YORK LIFE AND HEALTH INS CO	11,907	11,747	0	0	0	0
NEW YORK LIFE INS ANNUITY CORP	5,481,666	170,894	0	0	32,744	10,998
NN INVESTORS LIFE INS CO	268,994	57,368	3,155	1,679	598	136
NORTH AMERICA REASSURANCE CO	536,733	66,980	0	0	0	0
NORTH AMERICAN CO FOR LIFE & H INS	649,611	129,300	157	72	3,050	1,229
NORTH AMERICAN LIFE AND CASUALTY CO	742,206	59,914	6,644	3,404	3,670	4,353
NORTH AMERICAN SECURITY LIFE I C	17,754	6,165	0	0	0	0
NORTH CENTRAL LIFE INS CO	154,112	10,483	89	13	245	619
NORTHBROOK LIFE INS CO	383,641	38,920	2,767	3,033	3,563	329
NORTHERN LIFE INS COMPANY	1,027,197	56,774	0	0	4,786	1,315
NORTHWESTERN NL LIFE INS CO	4,146,790	289,534	2,532	2,248	12,469	6,756
OCCIDENTAL LIFE INS CO OF NC	206,671	19,611	0	0	94	361
OHIO LIFE INS CO	151,430	20,878	0	0	1,010	291
OHIO NATIONAL LIFE ASSUR CO	129,656	26,648	282	8	2,276	114
OHIO STATE LIFE INS CO	492,709	100,181	2,595	2,115	1,033	1,087
OLD AMERICAN INS CO	158,614	41,743	95	29	91	95
OLD LINE LIFE INS CO OF AMERICA	524,526	108,057	0	0	1,837	464
OLD REPUBLIC LIFE INS CO	192,816	27,270	639	226	976	862
OMAHA FINANCIAL LIFE INS CO	48,410	20,899	816	170	858	421
ORANGE STATE LIFE AND HEALTH INS CO	19,667	7,430	39	17	0	0
PACIFIC FIDELITY LIFE INS CO	607,029	24,586	9	4	421	175
PAN-AMERICAN ASSURANCE CO	91,029	10,646	0	0	559	3
PAUL REVERE LIFE INS CO	1,295,926	119,438	9,558	6,627	285	580
PAUL REVERE PROTECTIVE LIFE	172,448	18,043	0	0	20	5
PAUL REVERE VARIABLE ANNUITY INS CO	681,771	30,088	0	0	35	17
PENINSULAR LIFE INS CO	102,277	19,646	-71	-30	-47	44
PENN DIVERSIFIED INS & ANNUITY CO	317,305	14,540	0	0	4	0
PENN INS AND ANNUITY CO	420,742	15,965	0	0	1,682	518
PENNSYLVANIA LIFE INS CO	385,672	71,792	1,615	455	177	97
PEOPLES SECURITY LIFE INS CO	1,336,220	139,588	2	1	74	389
PHILADELPHIA AMERICAN LIFE INS CO	154,609	24,348	103	121	291	395
PHILADELPHIA LIFE INS CO	1,068,525	112,447	34	3	3,022	1,328
PHILADELPHIA UNITED LIFE INS CO	32,589	12,185	4	1	153	44
PHOENIX AMERICAN LIFE INS CO	101,837	4,602	0	0	23	10
PHYSICIANS LIFE INS CO	71,435	12,353	0	0	487	184
PIONEER LIFE INS CO OF IL	106,864	14,522	26	6	146	9
PIONEER SECURITY LIFE INS CO	17,617	5,955	0	0	2	0
PRAIRIE STATES LIFE INS CO	83,065	9,002	1	0	2	6
PREFERRED RISK LIFE INS CO	111,810	39,488	25	16	634	309
PRESBYTARIAN MINISTERS FUND LF & AN	61,745	4,304	0	0	0	0
PRESIDENTIAL LIFE INS CO	1,264,139	43,067	0	0	604	4,005
PRINCIPAL NATIONAL LIFE INS CO	337,839	21,903	0	0	113	140
PROGRESSIVE AMERICAN LIFE INS CO	41,226	14,180	15	0	0	0
PROTECTIVE LIFE I NS CO	610,124	100,836	436	289	384	150
PROVIDENCE LIFE INS CO	695,269	24,563	0	0	15	0
PROVIDENT ALLIANCE LIFE INS CO	268,204	117,330	0	0	55	9
PROVIDENT LIFE AND ACCIDENT INS	2,953,798	465,663	13,859	14,268	19,523	6,477
PROVIDENT LIFE INS CO	136,197	16,518	0	0	380	62
PROVIDENT NATIONAL ASSURANCE CO	4,159,288	114,580	0	0	114	772
PROVIDENTMUTUAL VARIABLE LIFE INS CO	4,854	2,850	0	0	88	2
PROVIDERS FIDELITY LIFE INS CO	57,387	15,896	15	6	0	0
PRUCO LIFE INS CO	1,100,608	54,268	0	0	17,744	2,732
PYRAMID LIFE INS CO	78,532	16,690	18	10	72	6
RELIABLE LIFE & CASUALTY CO	0	0	0	0	0	0
RELIABLE LIFE INS CO	251,602	51,167	3	0	29	71
RELIANCE STANDARD LIFE INS CO	665,910	95,014	871	725	928	1,626
REPUBLIC NATIONAL LIFE INS CO	519,974	47,061	22	42	915	846
REPUBLIC VANGUARD LIFE INS CO	57,218	25,628	0	0	51	45
RESERVE LIFE INS CO	428,456	180,895	147	47	170	222
RESOURCES LIFE INS CO	645,702	22,562	0	0	74	4
ROCKFORD LIFE INS CO	137,518	47,975	4	0	29	25
ROYAL LIFE INS CO OF AMERICA	38,652	40,500	0	0	85	164
SAFECO LIFE INS CO	2,005,609	96,671	3,938	1,939	8,805	3,617
SAFECO NATIONAL LIFE INS CO	11,617	9,295	0	0	2	0
SAINT PAUL LIFE INS CO	288,116	41,715	1,915	1,519	1,252	510
SAVERS LIFE INS CO OF AMER	22,341	6,584	2	2	0	0

SUMMARY OF FINANCIAL CONDITION AND MICHIGAN PREMIUMS AND LOSSES

LIFE INSURANCE
FOREIGN AND ALIEN COMPANIES
(IN THOUSANDS OF DOLLARS)

COMPANY NAME	TOTAL ADMITTED ASSETS	CAPITAL AND SURPLUS	MICHIGAN CASUALTY PREMIUMS	MICHIGAN CASUALTY LOSS INCURRED	MICHIGAN LIFE PREMIUMS	MICHIGAN LIFE LOSS PAID
SECURA LIFE INSURANCE COMPANY	22,824	3,291	0	0	687	101
SECURITY ASSURANCE CO	25,393	12,770	87	27	178	88
SECURITY EQUITY LIFE INS CO	25,834	5,937	0	0	28	0
SECURITY FIRST LIFE INS CO	577,508	59,399	0	0	0	0
SECURITY LIFE INS CO OF AMERICA	47,256	10,999	117	18	162	8
SECURITY LIFE OF DENVER INS CO	715,060	196,817	28	5	4,377	138
SECURITY OF AMERICA LIFE INS CO	110,929	21,804	1	0	0	0
SECURITY-CONNECTICUT LIFE INS CORP	521,876	110,351	224	15	6,339	2,979
SENTRY INVESTORS LIFE INS CO	22,436	10,921	0	0	2	0
SENTRY LIFE INS CO	850,531	77,021	3,577	1	3,790	1,658
SHELBY LIFE INS CO	32,083	4,703	0	0	73	0
SMA LIFE ASSURANCE CO	1,041,906	95,804	318	52	4,178	359
SOONER LIFE INS CO	41,474	10,995	0	0	0	0
SOUTHERN LIFE INS CO	200,323	26,008	1	0	14	8
SOUTHLAND LIFE INS CO	945,698	134,197	9	16	34	113
SOVEREIGN LIFE INS CO OF CAL	115,826	22,492	0	0	259	23
SPRINGFIELD LIFE INS CO INCORPORATED	170,664	25,378	692	315	302	250
STANDARD OF AMERICA LIFE INS CO	55,341	47,357	15	5	12	9
STANDARD SECURITY LIFE INS CO OF NY	136,245	32,144	6	2	96	196
STATE BOND AND MORTGAGE LIFE INS CO	133,702	9,854	0	0	4	1
STATE FARM ANNUITY AND LIFE INS CO	4,658	4,497	0	0	0	0
STATE FARM LIFE INS CO	7,485,062	967,104	0	0	46,010	17,290
STATESMAN LIFE INS CO	14,994	3,348	0	0	2	0
STERLING INVESTORS LIFE INS CO	8,601	3,322	0	0	0	0
SUMMIT NATIONAL LIFE INS CO	334,191	43,515	0	0	5,813	3,010
SUN LIFE ASSURANCE CO OF CAN US BR	3,025,847	130,494	0	0	4,793	1,996
SUN LIFE INS CO OF AMERICA	1,721,757	96,788	22	28	4,319	3,782
SUPREME LIFE INS CO OF AMERICA	55,135	3,699	84	1	396	380
SURETY LIFE INS CO	163,901	29,455	3	10	721	105
TIME INS CO	582,922	212,148	6,087	3,864	1,861	1,130
TOWER LIFE AND ACCIDENT INS CO	23,968	5,685	26	1	2	2
TRANS GENERAL LIFE INS CO	10,411	7,054	0	0	2	0
TRANS PACIFIC LIFE INS CO	22,526	10,648	787	652	2	0
TRANS WORLD ASSURANCE CO	99,781	15,720	4,347	4,347	5	5
TRANSAMERICA ASSURANCE CO	9,555	6,306	0	0	18	5
TRANSAMERICA LIFE INS AND ANNUITY CO	4,651,502	36,666	0	0	1,179	10,538
TRANSAMERICA OCCIDENTAL LIFE INS CO	4,070,794	333,941	3,561	2,026	12,509	11,324
TRANSPORT LIFE INS CO	219,156	42,236	1,742	133	981	630
TRAVELERS INS CO OF ILLINOIS	331,991	60,721	225	90	1,316	702
TRAVELERS INSURANCE CO	27,210,137	1,068,330	32,982	31,937	30,405	36,869
TRAVELERS LIFE AND ANNUITY INS CO	2,859,916	55,102	0	0	12,297	649
TRAVELERS LIFE INS CO, THE	519,460	42,760	0	0	0	0
TRUSTMARK LIFE INS CO	64,616	4,601	0	0	0	0
UNDERWRITERS LIFE INS CO	8,175	2,500	50	0	36	0
UNION BANKERS INS CO	144,151	17,802	2,869	1,881	580	458
UNION FIDELITY LIFE INS CO	201,851	57,149	2,286	1,107	199	207
UNION LABOR LIFE INS CO	1,633,245	30,735	1,909	1,508	530	2,420
UNION SECURITY LIFE INS CO	130,890	25,423	2,318	904	3,004	1,018
UNITED AMERICAN INS CO	470,414	102,887	8,683	3,927	1,001	501
UNITED EQUITABLE LIFE INS CO	52,899	16,247	1,429	38	135	29
UNITED FIDELITY LIIFE INS CO	183,216	28,691	141	229	139	160
UNITED HOME LIFE INS CO	47,128	11,257	44	38	1,030	698
UNITED INS CO OF AMERICA	1,951,534	965,947	1,452	965	9,819	4,271
UNITED INVESTORS LIFE INS CO	218,400	102,963	0	0	1,251	441
UNITED LIFE AND ACCIDENT INS CO	507,419	61,714	727	437	5,752	2,760
UNITED OF OMAHA LIFE INS CO	3,033,083	248,934	8,190	6,373	20,166	17,985
UNITED OLYMPIC LIFE INS CO	472,279	18,606	0	0	597	88
UNITED PACIFIC LIFE INS CO	1,742,117	70,789	1	0	13,742	6,446
UNITED PRESIDENTIAL LIFE INS CO	225,036	29,577	0	0	8,661	2,885
UNITED SERVICES GENERAL LIFE INS CO	25,565	3,128	1	0	52	13
UNITED SERVICES LIFE INS CO	454,872	59,404	0	0	263	255
UNITED STATES LIFE INS CO IN NY	885,359	101,284	151	76	1,242	1,010
UNITED WORLD LIFE INS CO	73,459	13,348	1	1	154	43
UNIVERSAL GUARANTY LIFE INS CO	97,159	11,486	0	0	167	25
UNIVERSAL UNDERWRITERS LIFE INS CO	72,175	20,162	505	189	704	185
UNIVERSITY LIFE INS CO OF AMERICA	1,204,414	-633,211	0	0	65	6,460
UNUM LIFE INS CO OF AMERICA	1,645,100	407,273	28,813	23,131	7,751	4,677
UNUM LIFE INSURANCE COMPANY	3,924,249	339,275	423	788	2,056	2,248
UNUM PENSION AND INSURANCE COMPANY	748,478	38,518	0	0	40	267
USAA ANNUITY AND LIFE INS CO	604,054	24,363	0	0	1,675	317
USAA LIFE INS CO	581,408	42,420	57	13	1,748	434
USLIFE CREDIT LIFE INS CO	102,628	21,949	3,301	1,403	3,948	982
UTICA NATIONAL LIFE INS CO	52,489	8,266	0	0	0	2
VALLEY FORGE LIFE INS CO	237,411	59,096	13	-2	5,318	785
VARIABLE ANNUITY LIFE INS CO	6,614,424	134,904	0	0	269	37,002
VERMONT LIFE INS CO	67,051	6,697	0	0	744	109
VETERANS LIFE INS CO	135,579	18,884	285	140	1,910	835
VICTORY LIFE INS COMPANY	140,827	12,572	1	3	108	29

SUMMARY OF FINANCIAL CONDITION AND MICHIGAN PREMIUMS AND LOSSES

LIFE INSURANCE
FOREIGN AND ALIEN COMPANIES
(IN THOUSANDS OF DOLLARS)

COMPANY NAME	TOTAL ADMITTED ASSETS	CAPITAL AND SURPLUS	MICHIGAN CASUALTY PREMIUMS	MICHIGAN CASUALTY LOSS INCURRED	MICHIGAN LIFE PREMIUMS	MICHIGAN LIFE LOSS PAID
VOLUNTEER STATE LIFE INS CO	321,852	40,926	1	-10	2,102	477
WASHINGTON NATIONAL INS CO	1,685,986	166,840	7,638	5,967	9,237	7,095
WASHINGTON SQUARE LIFE INS CO	192,288	11,439	0	0	315	62
WELLINGTON LIFE INS CO	7,399	3,561	0	0	0	0
WEST COAST LIFE INS CO	317,363	68,421	3,019	3,071	3,269	3,289
WESTERN DIVERSIFIED LIFE INS CO	40,675	8,857	4,421	856	3,304	365
WESTERN LIFE INS CO	375,433	67,913	873	416	834	629
WESTERN NATL LIFE INS CO	1,918,269	134,628	0	0	24,491	8,861
WESTERN RESERVE LIFE ASSUR OF OHIO	154,606	23,830	0	0	3,429	1,613
WESTERN SECURITY LIFE INS CO	63,967	12,911	0	0	17	0
WESTERN STATES LIFE INS CO	355,094	78,819	82	110	629	124
WESTERN-SOUTHERN LIFE ASSURANCE CO	457,928	53,832	0	0	10,588	1,600
WESTFIELD LIFE INS CO	107,474	22,188	0	0	767	238
WILLIAM PENN LIFE ASSUR CO OF AMER	18,574	10,779	0	0	63	0
WISCONSIN NATIONAL LIFE INS CO	186,221	32,935	228	51	3,633	2,219
WORLD SERVICE LIFE INS CO OF COL	58,409	19,140	2	3	4	26
XEROX FINANCIAL LIFE INS CO	44,607	7,189	0	0	513	0
ZURICH AMERICAN LIFE INS CO	35,361	10,366	1	4	130	131
SUB-TOTALS	383,970,487	32,328,599	632,467	451,317	1,487,449	852,215
ALIEN COMPANIES						
GERLING GLOBAL LIFE INS CO	38,062	3,427	0	0	0	0
SUB-TOTALS	38,062	3,427	0	0	0	0
GRAND TOTALS	844,939,830	55,658,356	950,959	765,121	2,566,359	1,965,676

FOOTNOTES:

1. Iowa State Travelers Mutual Assurance Company Receivership as of 02/23/83.
2. California Life Insurance Company Liquidation as of 07/03/86.
3. Reliable Life & Casualty Company Rehabilitation as of 08/31/81.
4. University Life Insurance Company of America Rehabilitation as of 07/13/83.

SUMMARY OF FINANCIAL CONDITION AND MICHIGAN PREMIUMS AND LOSSES
FARM MUTUAL INSURANCE COMPANIES
(In Thousands of Dollars)

Company Name	Assets	Liabilities	Policy-holders' Surplus	Direct Premiums Written	Direct Losses Paid
Farmers Mutual Fire Insurance Company of Huron County	$1,206	$ 85	$1,121	$ 87	$ 71
Farmers Mutual Fire Insurance Company of Oskar County	164	4	160	8	0
Ogden and Riga Mutual Fire Insurance Company	393	6	387	32	14
Scandanavian Farmers Mutual Fire Insurance Company	237	31	206	38	33
Sebewaing Mutual Fire Insurance Company	1,501	52	1,449	100	22
	$3,501	$178	$3,323	$265	$140

SUMMARY OF FINANCIAL CONDITION AND MICHIGAN PREMIUMS AND LOSSES

FRATERNAL BENEFIT SOCIETIES
(IN THOUSANDS OF DOLLARS)

COMPANY NAME	TOTAL ADMITTED ASSETS	CAPITAL AND SURPLUS	MICHIGAN CASUALTY PREMIUMS	MICHIGAN CASUALTY LOSS INCURRED	MICHIGAN LIFE PREMIUMS	MICHIGAN LIFE LOSS PAID
MICHIGAN FRATERNALS						
GLEANER LIFE INSURANCE SOCIETY	122,604	13,199	67	39	12,730	4,564
LUTHERAN FRATERNATIES OF AM LIFE	8,171	1,057	0	0	2,056	266
NORTH AMERICAN BENEFIT ASSN.	107,052	27,155	0	0	1,758	1,083
SUB-TOTALS	237,827	41,411	67	39	16,544	5,913
FOREIGN AND ALIEN FRATERNALS						
AID ASSOCIATION FOR LUTHERANS	4,564,189	382,668	1,844	803	36,573	16,062
ALLIANCE OF POLES OF AMERICA	7,824	1,750	0	0	79	92
ALLIANCE OF TRANSYLVANIAN SAXONS NY	6,704	1,701	0	0	5	8
AMER. LITH. ROM CATH WOMEN ALLIANCE	277	135	0	0	1	1
AMER. SLOVENIAN CATHOLIC UNION NSKV	26,391	4,359	3	4	14	14
AMERICAN FRATERNAL UNION	15,092	1,022	5	3	220	86
ASSOCIATION OF LITHUANIAN WORKERS	1,364	692	0	0	4	3
BEN HUR LIFE ASSSOCIATION	29,133	7,363	0	0	14	46
BNAI ZION	6,824	658	0	0	1	1
CATHOLIC FAMILY LIFE INS. CO.	64,714	12,387	2	0	87	105
CATHOLIC KNIGHTS INS. SOCIETY	186,617	28,151	56	107	78	69
CATHOLIC KNIGHTS OF AMERICA	16,153	1,451	6	1	42	23
CATHOLIC LADIES OF COLUMBIA	6,393	2,202	0	0	0	0
CATHOLIC ORDER OF FORESTERS	216,488	40,131	0	0	509	253
CATHOLIC WORKMAN	14,025	5,810	0	0	1	4
CROATION CATHOLIC UNION OF USA	5,927	1,618	0	0	12	13
CROATION FRATERNAL UNION OF AMERICA	76,355	10,052	0	14	622	444
CSA FRATERNAL LIFE	54,054	7,192	2	1	100	81
CZECH CATHOLIC UNION	5,101	1,213	0	0	88	162
DANISH BROTHERHOOD IN AMERICA	7,258	1,817	0	0	19	18
DEGREE OF HONOR PROTECTIVE ASSOC.	57,168	8,713	0	0	422	164
EMPLOYEES MUTUAL BENEFIT ASSOC.	4,881	1,204	20	17	2	1
EQUITABLE RESERVE ASSOCIATION	60,292	16,826	4	0	108	195
FEDERATION LIFE INSURANCE OF AMERICA	4,582	1,178	0	0	17	50
FIRST CATH. SLOVAK LADIES ASSN. USA	98,832	29,433	0	0	42	27
FIRST CATHOLIC SLOVAK UNION OF USA	54,297	8,084	0	0	157	52
GREATER BENEFICIAL UNION OF PITTSBUR	53,280	3,917	0	0	1,278	453
GREEK CATHOLIC UNION OF THE USA	73,755	6,877	0	0	440	116
HOLY FAMILY SOCIETY OF THE USA	9,107	4,023	1	0	49	7
HUNGARIAN REFORMED FED. OF AMERICA	21,664	6,243	1	0	50	70
INDEPENDENT ORDER OF FORESTERS	1,819,576	347,300	0	90	8,637	5,498
INDEPENDENT ORDER OF VIKINGS	2,893	659	0	0	16	4
KNIGHTS OF COLUMBUS	1,953,047	254,393	194	0	11,601	4,286
LADIES PENN. SLOVAK CATHOLIC UNION	10,143	3,859	0	0	1	2
LITHUANIAN ALLIANCE OF AMERICA	3,595	1,514	0	0	2	7
LITHUANIAN CATHOLIC ALLIANCE OF AMER	2,379	959	0	0	2	3
LOYAL CHRISTIAN BENEFIT ASSOCIATION	53,720	6,170	0	0	94	94
LUTHERAN BROTHERHOOD	3,711,002	275,072	661	210	16,943	8,703
MENNONITE MUTUAL AID ASSOCIATION	55,688	13,223	633	593	241	18
MODERN WOODMAN OF AMERICA	977,679	113,087	37	41	5,538	2,478
MUT. BEN. ASSN. RAIL TRANS. EMPLOYEE	8,846	1,304	0	0	0	6
NATIONAL CATHOLIC SOCIETY OF FORESTE	65,613	17,429	0	0	45	55
NATIONAL FRAT. SOCIETY OF THE DEAF	9,547	1,267	1	2	11	10
NATIONAL MUTUAL BENEFIT	73,944	13,122	0	0	12	15
NATIONAL SLOVAK SOCIETY OF USA	14,455	1,881	0	0	45	43
NORTH AMER. UNION LIFE ASSURANCE SOC	4,216	1,761	0	0	0	6
NORTHERN FRATERNAL LIFE INS.	1,546	410	0	0	0	1
ORDER OF UNITED COMM. TRAV. OF AMER.	29,264	21,670	1	0	8	1
PENNSYLVANIA SLOVAK CATHOLIC UNION	4,399	1,404	0	0	1	6
POLICE AND FIREMANS INS. ASSN.	31,209	14,929	22	0	4	1
POLISH FALCONS OF AMERICA	15,010	3,494	0	0	107	58
POLISH NAT. ALLIANCE OF BROOKLYN USA	8,797	3,248	0	0	0	1
POLISH NAT. ALLIANCE OF US OF NA	204,952	25,964	0	0	1,019	474
POLISH NATIONAL UNION OF AMERICA	20,599	4,551	0	0	34	32
POLISH ROM. CATH. UNION OF AMER.	66,647	12,429	0	0	269	295
POLISH UNION OF AMERICA	6,727	1,266	0	0	10	2
POLISH UNION OF THE US OF N. AMER.	8,109	3,383	0	0	2	6
POLISH WOMENS ALLIANCE OF AMERICA	36,728	6,184	0	0	172	186
ROYAL ARCANUM SUPREME COUNCIL OF USA	36,507	12,106	0	0	1	2
ROYAL NEIGHBORS OF AMERICA	363,530	97,171	0	0	370	290
RUSSIAN IND. MUTUAL AID SOCIETY	1,078	310	0	0	0	0
SERB NATIONAL FEDERATION	9,687	1,352	1	1	34	19
SLOVAK CATHOLIC SOKOL	37,936	11,236	0	0	23	43
SLOVAK GYMNASTIC UNION SOKOL OF USA	6,992	1,836	0	0	1	4
SLOVENE NATIONAL BENEFIT SOCIETY	45,819	6,224	10	12	520	54
SONS OF NORWAY	65,113	3,737	4	1	119	78
THE BAPTIST LIFE ASSOCIATION	12,760	974	6	0	66	79
TRAVELERS PROTECTIVE ASSN. OF AMER.	15,556	13,351	206	125	0	0
UKRAINIAN FRATERNAL ASSOCIATION	12,351	2,346	1	0	31	32
UKRAINIAN NAT. AID ASSN. OF AMER.	5,875	518	0	0	43	31
UKRAINIAN NATIONAL ASSN. INC.	56,849	17,183	5	0	155	110

SUMMARY OF FINANCIAL CONDITION AND MICHIGAN PREMIUMS AND LOSSES

FRATERNAL BENEFIT SOCIETIES
(IN THOUSANDS OF DOLLARS)

COMPANY NAME	TOTAL ADMITTED ASSETS	CAPITAL AND SURPLUS	MICHIGAN CASUALTY PREMIUMS	MICHIGAN CASUALTY LOSS INCURRED	MICHIGAN LIFE PREMIUMS	MICHIGAN LIFE LOSS PAID
UNION & LEAGUE ROMAN. SOC. OF AMER.	2,142	419	0	0	10	27
UNITED LUTHERAN SOCIETY	6,931	1,066	0	0	10	22
UNITED RUSS. ORTH. BROTHERHD. OF AM.	3,351	1,740	0	0	4	4
UNITED SOCIETIES OF USA	5,509	931	0	0	4	1
WESTERN FRATERNAL LIFE ASSOCIATION	65,795	8,400	0	0	522	234
WILLIAM PENN ASSOCIATION	79,827	10,095	47	34	948	823
WOODMAN OF THE WORLD LIFE INS. SOC.	1,525,780	159,600	1	0	234	116
WORKMENS BENEFIT OF THE USA	26,269	4,600	0	0	4	29
WORKMENS CIRCLE OF NEW YORK	13,645	3,120	1	0	5	2
SUB-TOTALS	17,348,373	2,109,117	3,775	2,059	88,952	42,911
GRAND TOTALS	17,586,200	2,150,528	3,842	2,098	105,496	48,824

SUMMARY OF THE 20 LARGEST CARRIERS IN MICHIGAN

PROPERTY AND LIABILITY INSURANCE
(IN THOUSANDS OF DOLLARS)

COMPANY NAME	TOTAL ADMITTED ASSETS	CAPITAL AND SURPLUS	MICHIGAN TOTAL DIRECT PREM WRITTEN	MICHIGAN TOTAL DIRECT PREM EARNED	MARKET SHARE (%)
AUTO CLUB INS ASSN	1,073,736	300,841	626,181	594,788	8.45
MIC PROPERTY AND CASUALTY INS CORP	175,465	40,273	569,408	348,773	7.69
STATE FARM MUT AUTOMOBILE INS CO	23,679,048	12,263,580	484,613	468,731	6.54
CITIZENS INS CO OF AMERICA	512,363	144,674	385,445	359,437	5.20
ALLSTATE INS CO	14,675,849	4,081,690	344,842	327,196	4.65
AUTO-OWNERS INS CO	1,472,342	452,337	261,518	240,765	3.53
MICHIGAN MUTUAL INS CO	787,784	201,975	189,798	179,712	2.56
STATE FARM FIRE AND CASUALTY CO	6,730,654	2,291,515	168,862	159,426	2.28
AETNA CASUALTY & SURETY C	9,930,902	2,109,179	139,022	132,153	1.88
TRANSAMERICA INS CO OF AMERICA	157,907	48,787	126,667	119,507	1.71
MICHIGAN STATE ACCIDENT FUND	398,941	84,630	123,166	92,448	1.66
FARM BUREAU MUTUAL INS CO OF MICH	167,611	39,734	120,258	116,651	1.62
NATIONAL UNION FIRE INS CO	2,792,459	473,184	119,103	111,150	1.61
HARTFORD ACCIDENT AND INDEMNITY CO	3,472,972	841,623	96,203	84,834	1.30
MIC GENERAL INS CO	45,627	25,230	85,683	76,204	1.16
FARMERS INS EXCHANGE	4,983,627	1,266,438	83,027	80,522	1.12
INS CO OF N AMER	4,468,835	617,293	77,823	80,529	1.05
LIBERTY MUTUAL FIRE INS CO	1,164,539	218,998	75,299	68,636	1.02
FRANKENMUTH MUTUAL INS CO	124,456	52,287	73,777	70,329	1.00
CONTINENTAL INS CO	1,646,158	350,870	73,701	65,795	.99
TOTALS:	78,461,275	25,905,138	4,224,396	3,777,586	57.02

SUMMARY OF THE 20 LARGEST CARRIERS IN MICHIGAN

ACCIDENT AND HEALTH INSURANCE
(IN THOUSANDS OF DOLLARS)

COMPANY NAME	TOTAL ADMITTED ASSETS	CAPITAL AND SURPLUS	MICHIGAN CASUALTY PREMIUMS	MICHIGAN CASUALTY LOSS INCURRED	MARKET SHARE (%)
BLUE CROSS AND BLUE SHIELD OF MICH	1,444,533	404,402	3,905,534	3,648,854	73.10
DELTA DENTAL PLAN OF MICHIGAN INC	101,954	64,641	216,840	202,010	4.06
AMERICAN COMMUNITY MUTUAL INS CO	117,105	41,083	122,074	92,816	2.28
PRUDENTIAL INS CO OF AMERICA	103,317,115	3,205,224	73,406	64,350	1.37
AETNA LIFE INS CO	42,957,155	1,032,978	72,244	51,006	1.35
BCS LIFE INS CO	74,073	36,307	56,437	42,693	1.06
BANKERS LIFE AND CASUALTY CO	1,289,559	133,135	43,433	34,390	.81
LINCOLN NATIONAL LIFE INS CO	5,232,026	406,274	34,282	28,234	.64
MUTUAL BENEFIT LIFE INS CO	9,837,863	331,571	33,444	44,885	.63
TRAVELERS INSURANCE CO	27,210,137	1,068,330	32,982	31,937	.62
METROPOLITAN LIFE INS CO	81,581,350	2,808,362	32,805	65,537	.61
UNUM LIFE INS CO OF AMERICA	1,645,100	407,273	28,813	23,131	.54
AMERICAN WAY LIFE INS CO	33,280	9,495	28,631	7,831	.54
MUTUAL OF OMAHA INS CO	2,105,396	527,156	24,955	17,602	.47
GLOBE LIFE INS CO	555,435	24,592	20,750	7,260	.39
NEW YORK LIFE INS CO	29,793,627	1,761,384	17,716	13,877	.33
AMERICAN FAM LIFE ASSUR CO OF COLUMB	2,593,499	257,392	17,486	9,740	.33
COMBINED INS CO OF AMERICA	1,536,405	398,039	17,427	7,426	.33
EMPLOYERS HEALTH INSURANCE COMPANY	288,041	121,055	15,799	13,539	.30
CONTINENTAL ASSURANCE CO	5,601,469	520,681	14,993	16,979	.28
TOTALS:	317,315,122	13,559,374	4,810,051	4,424,097	90.03

SUMMARY OF THE 20 LARGEST CARRIERS IN MICHIGAN

LIFE AND ANNUITY INSURANCE
(IN THOUSANDS OF DOLLARS)

COMPANY NAME	TOTAL ADMITTED ASSETS	CAPITAL AND SURPLUS	MICHIGAN LIFE PREMIUMS	MICHIGAN LIFE LOSS PAID	MARKET SHARE (%)
METROPOLITAN LIFE INS CO	81,581,350	2,808,362	190,009	352,501	6.11
EQUITABLE LIFE ASSUR SOC OF THE US	48,577,698	1,306,662	135,696	90,926	4.37
PRUDENTIAL INS CO OF AMERICA	103,317,115	3,205,224	120,677	176,016	3.88
JACKSON NATIONAL LIFE INS CO	2,297,510	171,860	106,736	24,095	3.43
JOHN HANCOCK MUTUAL LIFE INS CO	27,213,497	1,005,063	103,035	113,851	3.32
NORTHWESTERN M LIFE INS CO	20,187,343	853,351	99,272	41,188	3.19
MASS MUTUAL LIFE INS CO	18,027,848	1,030,842	69,432	36,902	2.23
EQUITABLE VARIABLE LIFE INS CO	5,073,363	277,876	68,999	18,399	2.22
IDS LIFE INS CO	7,301,941	201,726	68,832	19,231	2.21
CONNECTICUT GENERAL LIFE INS CO	24,806,504	1,273,933	68,123	23,410	2.19
GREAT WEST LIFE ASSURANCE CO US BR	4,865,047	69,755	67,019	65,790	2.16
ALEXANDER HAMILTON LIFE INS CO OF AM	1,554,026	116,042	56,781	20,616	1.83
AETNA LIFE INS CO	42,957,155	1,032,978	51,569	90,900	1.66
STATE FARM LIFE INS CO	7,485,062	967,104	46,010	17,290	1.48
GREAT AMERICAN LIFE INS CO	2,124,057	88,718	45,552	6,196	1.47
NEW YORK LIFE INS CO	29,793,627	1,761,384	39,887	49,447	1.28
GREAT WEST LIFE & ANNUITY INS CO	911,305	51,030	39,234	1,779	1.26
KEMPER INVESTORS LIFE INS CO	3,398,707	74,090	36,274	18,555	1.17
PRINCIPAL MUTUAL LIFE INS CO	16,993,647	586,251	36,231	19,521	1.17
FARM BUREAU LIFE INS CO OF MICHIGAN	238,399	46,670	34,092	21,817	1.10
TOTALS:	448,705,201	16,928,921	1,483,460	1,208,430	47.73

RECAPITULATION
(Dollars in Thousands)
1986

	Total Admitted Assets	Capital And Surplus	Total Direct Premiums In Michigan	Total Direct Losses In Michigan
Property and Liability Companies	$ 356,228,650	$ 91,635,709	$ 7,408,480	$ 3,834,218
Farm Mutuals	3,501	3,323	265	140
Subtotal	$ 356,232,151	$ 91,639,032	$ 7,408,745	$ 3,834,358
Life and Health Companies	$ 872,550,060	$ 57,270,324	$ 8,450,404	$ 7,065,007
Fraternals	17,586,200	2,150,528	109,338	50,922
Subtotal	$ 890,136,260	$ 59,420,852	$ 8,559,742	$ 7,115,929
GRAND TOTAL	$1,246,368,411	$151,059,884	$15,968,487	$10,950,287
Michigan Companies:				
Property and Liability	$ 8,711,515	$ 2,468,954	$ 3,303,692	$ 1,636,439
Farm Mutuals	3,501	3,323	265	140
Life and Health	8,039,345	1,226,432	4,766,556	4,155,277
Fraternals	237,827	41,411	16,611	5,952
Subtotal	$ 16,992,188	$ 3,740,120	$ 8,087,124	$ 5,797,808
Canadian Companies:				
Life and Health	$ 19,570,885	$ 385,536	$ 166,530	$ 178,933
Subtotal	$ 19,570,885	$ 385,536	$ 166,530	$ 178,933
Foreign and Alien Companies:				
Property and Liability	$ 347,517,135	$ 89,166,755	$ 4,104,788	$ 2,197,779
Life and Health	844,939,830	55,658,356	3,517,318	2,730,797
Fraternals	17,348,373	2,109,117	92,727	44,970
Subtotal	$1,209,805,338	$146,934,228	$ 7,714,833	$ 4,973,546
GRAND TOTAL	$1,246,368,411	$151,059,884	$15,968,487	$10,950,287